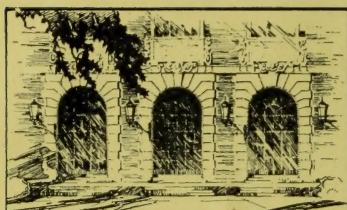


REMOTE STORAGE



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ANNUAL REPORT

OF THE

TREASURER OF KENTUCKY,

FROM

OCTOBER 11TH, 1874, TO OCTOBER 10TH, 1875.

FRANKFORT, KY.:

PRINTED AT THE KENTUCKY YEOMAN OFFICE,
JAMES A. HODGES, PUBLIC PRINTER.

1875.

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ANNUAL REPORT

OF THE

TREASURER OF THE STATE OF KENTUCKY,

FROM OCTOBER 11TH, 1874, TO OCTOBER 10TH, 1875.

STATE OF KENTUCKY,
TREASURER'S OFFICE, FRANKFORT,
OCTOBER 10TH, 1875. }

The following statements exhibit the total receipts and expenditures of this Department, under the various heads, from the 11th October, 1874, to 10th October, 1875, inclusive; also the receipts and disbursements as they occurred monthly during the same period.

All of which is respectfully submitted.

JAMES W. TATE, *Treasurer.*

REMOTE STORAGE

REVENUE DEPARTMENT.

GENERAL BALANCE SHEET.

To amount received from 11th October, 1874, to 10th October, 1875, inclusive :

DEBITS.

1874.			
October	11.	To balance	\$442,891 10
1875.			
October	10.	To Adams Express Company	1,000 00
October	10.	To Active Militia	83 00
October	10.	To Allen, Harbeson & Co. (bankers)	100 00
October	10.	To Avenue Market-house Association, Louisville	68 18
October	10.	To American White Lead Company, Louisville	250 89
October	10.	To American German National Bank, Paducah	450 00
October	10.	To Anderson County National Bank, Lawrenceburg	450 00
October	10.	To Ashland National Bank	1,575 00
October	10.	To bank stock sales	13,868 70
October	10.	To Bank of Columbia	200 00
October	10.	To Bank of Elkton	115 42
October	10.	To Bank of Kentucky	8,262 50
October	10.	To Bank of Louisville	5,338 50
October	10.	To Bank of Mayfield	28 25
October	10.	To Bank of Maysville	371 50
October	10.	To Bank of Hopkinsville	1,250 00
October	10.	To Bank of Russellville	148 00
October	10.	To Bank of Trenton	146 50
October	10.	To Bank, Deposit, Glasgow	1,457 87
October	10.	To Bank, Deposit, Caseyville	268 38
October	10.	To Bank, Deposit, Carlisle	385 00
October	10.	To Bank, Deposit, Frankfort	387 00
October	10.	To Bank, Deposit, Eminence	485 00
October	10.	To Bank, Deposit, Georgetown	481 50
October	10.	To Bank, Deposit, Greenup	68 75
October	10.	To Bank, Deposit, Garrard County, Lancaster	250 00
October	10.	To Bank, Deposit, Midway	250 00
October	10.	To Bank, Deposit, Millersburg	263 50
October	10.	To Bank, Deposit, North Middletown	250 00
October	10.	To Bank, Deposit, Owensboro	500 00
October	10.	To Bank, Deposit, Paris	512 00
Amount carried forward			\$482,156 54

Amount brought forward.....		\$482,156 54
October	10. To Bank, Deposit, Warsaw.....	34 50
October	10. To Bank, Deposit, Warren.....	580 00
October	10. To Branch Bank of Kentucky.....	3,880 94
October	10. To Breckinridge Bank, Cloverport, Ky.....	180 50
October	10. To Big Sandy Telegraph Company.....	12 50
October	10. To Burlington and Florence Turnpike Road.....	34 32
October	10. To Beargrass Railway Company.....	118 16
October	10. To Bardstown and Louisville Turnpike Road.....	5,638 00
October	10. To Board of Internal Improvement of Anderson county....	447 38
October	10. To Board of Internal Improvement of Lincoln county.....	863 85
October	10. To Board of Internal Improvement of Mercer county.....	1,436 00
October	10. To Board of Internal Improvement of Shelby county.....	477 59
October	10. To clerks.....	124,236 02
October	10. To city of Frankfort.....	257 40
October	10. To city of Henderson.....	219 27
October	10. To city of Louisville.....	2,209 50
October	10. To city of Lexington.....	177 30
October	10. To city of Paducah.....	26 10
October	10. To city of Richmond.....	550 00
October	10. To City National Bank, Paducah.....	900 00
October	10. To Citizens' Bank, Paris.....	500 00
October	10. To Citizens' National Bank, Louisville.....	1,548 00
October	10. To Citizens' National Bank, Winchester.....	787 50
October	10. To Central National Bank, Danville.....	900 00
October	10. To Caverna National Bank.....	225 00
October	10. To Clark County National Bank, Winchester.....	675 00
October	10. To Covington City National Bank.....	2,250 00
October	10. To Campbell Turnpike Road Company.....	300 00
October	10. To Covington and Lexington Turnpike Road.....	63,880 67
October	10. To Carrollton and Eagle Creek Turnpike Road.....	25 20
October	10. To Citizens' Market Company, Louisville.....	111 03
October	10. To Covington and Cincinnati Bridge Company.....	2,250 00
October	10. To Central Passenger Railroad Company.....	480 56
October	10. To Cincinnati Southern Railway.....	1,134 00
October	10. To Clay Fire and Marine Insurance Company.....	1,000 00
October	10. To Covington Street Railway Company.....	114 68
October	10. To Covington Gas Company.....	294 75
October	10. To Danville, Lancaster, and Nicholasville Turnpike Road..	3,783 57
October	10. To Diamond Coal Company.....	25 04
October	10. To Enrolled Militia.....	17,364 50
October	10. To Escheats.....	321 80
October	10. To Exchange Bank, Mt. Sterling.....	125 00
October	10. To Exchange Bank, Sharpsburg.....	278 55
October	10. To Exchange and Deposit Bank, Owingsville.....	150 00
October	10. To Exchange Bank and Tobacco Warehouse Company.....	304 00

Amount carried forward..... \$723,264 72

Amount brought forward		\$723,264 72
October	10. To Eastern Kentucky Railway Company	2,718 63
October	10. To First National Bank, Covington	2,250 00
October	10. To First National Bank, Springfield	675 00
October	10. To First National Bank, Harrodsburg	450 00
October	10. To First National Bank, Franklin	450 00
October	10. To First National Bank, Nicholasville	450 00
October	10. To First National Bank, Paducah	1,125 00
October	10. To First National Bank, Louisville	2,250 00
October	10. To First National Bank, Lexington	1,800 00
October	10. To First National Bank, Richmond	1,125 00
October	10. To First National Bank, Danville	675 00
October	10. To Farmers' Bank of Kentucky	3,880 94
October	10. To Farmers' National Bank, Stanford	900 00
October	10. To Farmers' National Bank, Richmond	675 00
October	10. To Farmers' National Bank, Mt. Sterling	1,125 00
October	10. To Farmers' and Traders' Bank, Shelbyville	508 38
October	10. To Franklin Bank, Louisville	50 00
October	10. To Fayette National Bank, Lexington	1,350 00
October	10. To Falls City Tobacco Bank, Louisville	2,000 00
October	10. To Falls City Real Estate and Building Association	120 15
October	10. To Falls City Hall and Market Company, Louisville	126 70
October	10. To Frankfort Bridge Company	35 77
October	10. To Frankfort and Georgetown Turnpike Road	652 00
October	10. To Frankfort, Lexington, and Versailles Turnpike Road	2,461 60
October	10. To Frankfort and Lawrenceburg Turnpike Road	54 36
October	10. To German Security Bank	900 00
October	10. To German Bank, Louisville	870 00
October	10. To German National Bank, Covington	1,125 00
October	10. To German National Bank, Louisville	1,131 75
October	10. To German Insurance Company	1,500 00
October	10. To German Security Insurance Company	500 00
October	10. To German Gymnastic Association, Louisville	33 48
October	10. To German Washington Mutual Fire Insurance Company	89 23
October	10. To Galt House Company	900 00
October	10. To Georgetown and Dry Ridge Turnpike Road	867 77
October	10. To Hemingray Glass Company	317 95
October	10. To Henderson National Bank	900 00
October	10. To Henderson Building and Loan Association	51 79
October	10. To Insurance Bureau	18,708 02
October	10. To Iron Hill Furnace and Mining Company	629 11
October	10. To Kenton Insurance Company	750 00
October	10. To Kentucky National Bank, Louisville	2,250 00
October	10. To Kentucky Rolling Mill Company	202 50
October	10. To Kentucky River Navigation Company	1,500 00
October	10. To Kentucky Central Railroad Company	6,026 79

Amount carried forward \$790,426 64

Amount brought forward -----		\$790,426 64
October	10. To Kentucky Iron, Coal, and Manufacturing Company -----	659 48
October	10. To Kentucky and Louisville Mutual Insurance Company -----	25 77
October	10. To lands west Cumberland river -----	4 00
October	10. To Louisville Banking Company -----	703 80
October	10. To Logan County Bank, Russellville -----	136 7
October	10. To Logan County National Bank, Russellville -----	197 69
October	10. To Lexington City National Bank -----	900 00
October	10. To Louisville City National Bank -----	1,800 00
October	10. To Louisville Insurance Company -----	500 00
October	10. To Louisville Commercial Company -----	3 38
October	10. To Louisville Bridge Company -----	4,306 79
October	10. To Louisville Gas Company -----	7,500 00
October	10. To Louisville Water Company -----	2,070 00
October	10. To Louisville Transfer Company -----	58 91
October	10. To Louisville City Railway Company -----	2,524 12
October	10. To Louisville Turnpike Road Company -----	576 00
October	10. To Louisville German Insurance Company -----	500 00
October	10. To Louisville Soap Manufacturing Company -----	14 59
October	10. To Louisville and Stroud City Coal Company -----	9 45
October	10. To Louisville and Nashville Railroad Company -----	31,230 00
October	10. To Louisville Agricultural Works -----	184 52
October	10. To Louisville and Taylorsville Turnpike Road -----	127 68
October	10. To Louisville German Mutual Fire Insurance Association --	36 21
October	10. To Lexington and Georgetown Turnpike Road -----	1,661 00
October	10. To Lexington and Big Sandy Railroad Company -----	3,600 00
October	10. To Lebanon, Springfield, and New Market Turnpike Road -----	245 74
October	10. To Licking River Lumber and Mining Company -----	981 22
October	10. To miscellaneous receipts -----	19,129 84
October	10. To Maysville Gas Company -----	144 00
October	10. To Maysville and Lexington Railroad (Southern Division) -----	1,710 00
October	10. To Maysville and Lexington Turnpike Road -----	2,053 22
October	10. To Maysville and Mt. Sterling Turnpike Road -----	141 72
October	10. To Maysville and Bracken County Turnpike Road -----	36 75
October	10. To Merchants' Banking Company, Caverna -----	57 80
October	10. To Merchants' National Bank, Louisville -----	1,666 67
October	10. To Merchants' Insurance Company, Louisville -----	500 00
October	10. To Masonic Savings Bank, Louisville -----	1,500 00
October	10. To Marion National Bank, Lebanon -----	675 00
October	10. To Madison National Bank, Richmond -----	900 00
October	10. To Mt. Sterling National Bank -----	225 00
October	10. To Morgan County Trade Association -----	19 68
October	10. To Mechanics' Co-operative Building Association, Louisville, -----	22 88
October	10. To Muhlenburg Mining Company -----	13 50
October	10. To Militia Fund -----	185 45
October	10. To Midway and Versailles Turnpike Road -----	57 06
Amount carried forward -----		\$880,022 13

Amount brought forward		\$87,022 13
October 10.	To Mississippi Central Railroad	3,528 00
October 10.	To Mobile and Ohio Railroad Company	2,769 40
October 10.	To money refunded	10,156 81
October 10.	To Negro School Fund	18,788 62
October 10.	To National Bank, Lebanon	450 00
October 10.	To National Bank, Somerset	675 00
October 10.	To National Bank, New Castle	225 00
October 10.	To National Bank, Lancaster	1,125 00
October 10.	To National Bank, Stanford	675 00
October 10.	To National Bank, Monticello	270 00
October 10.	To National Bank, Cynthiana	675 00
October 10.	To National Bank, Owen County	252 00
October 10.	To National Bank, Union County	450 00
October 10.	To National Southern Kentucky, Bank of, Bowling Green	225 00
October 10.	To Northern Bank of Kentucky	9,500 00
October 10.	To Newport Street Railway Company	174 15
October 10.	To Newport and Cincinnati Bridge Company	1,550 20
October 10.	To Newport and Covington Bridge Company	225 00
October 10.	To Newport and Dayton Street Railroad Company	41 72
October 10.	To Nelson County Agricultural Association	42 69
October 10.	To Owensboro Savings Bank	125 00
October 10.	To Owensboro Gas-light Company	67 50
October 10.	To Oakland Plank Road Company	197 10
October 10.	To Ohio Falls Oak Leather Company	195 30
October 10.	To People's Bank Kentucky, Louisville	1,500 00
October 10.	To Planters' Bank Kentucky, Owensboro	688 50
October 10.	To Planters' Bank, Hopkinsville	277 12
October 10.	To Planters' National Bank, Louisville	1,575 00
October 10.	To Paducah and Memphis Railroad Company	7,176 92
October 10.	To Paducah Gas-light Company	369 44
October 10.	To Paris Gas Company	90 00
October 10.	To Pearce, Wallingford & Co. (bankers)	1,300 00
October 10.	To real estate	7,574 64
October 10.	To Render Coal Company	213 30
October 10.	To Rio Bridge Company	133 80
October 10.	To Richmond Gas-light Company	38 93
October 10.	To Richmond and Lexington Turnpike Road	3,190 56
October 10.	To Rows' Mill Turnpike Road	168 18
October 10.	To Raccoon Mining and Manufacturing Company	405 45
October 10.	To sheriffs of 1865	1,963 97
October 10.	To sheriffs of 1870	1,733 10
October 10.	To sheriffs of 1872	652 46
October 10.	To sheriffs of 1873	92,997 42
October 10.	To sheriffs of 1874	1,461,506 92
October 10.	To sheriffs of 1875	96,759 48
Amount carried forward		\$2,612,721 81

Amount brought forward		\$2,612,721 81
October	10. To Second National Bank, Louisville	1,890 00
October	10. To Southern Express Company	1,000 00
October	10. To Southern Mutual Life Insurance Company, Louisville	500 00
October	10. To Simpson County Agricultural and Mechanical Association	15 75
October	10. To Star Mining and Manufacturing Company	146 26
October	10. To Swift Iron and Steel Works Company	243 90
October	10. To St. Louis Iron Mountain and Southern Railway Company	120 69
October	10. To School Fund proper	840,721 62
October	10. To Sinking Fund proper	234,901 29
October	10. To Tate's Creek Turnpike Road	62 83
October	10. To tax on insurance companies	50,220 06
October	10. To tax on negro property	2,981 13
October	10. To Trustees Jury Fund	14,109 69
October	10. To Third National Bank, Louisville	900 00
October	10. To Teutonia Real Estate and Building Association	227 25
October	10. To Tygert Valley Iron Company	175 55
October	10. To Versailles and Nicholasville Turnpike Road	67 41
October	10. To War Claims	97,616 04
October	10. To Wells, Mitchell & Co.	375 00
October	10. To Western Bank, Louisville	1,250 00
October	10. To Western Insurance Company	500 00
October	10. To Western Financial Corporation	8,000 00
October	10. To Western Union Telegraph Company	2,920 50
October	10. To Winchester and Lexington Turnpike Road	1,127 50
		<hr/>
		\$3,872,704 28
		<hr/>

*By warrants paid under the following heads, from 11th October, 1874,
to 10th October, 1875, inclusive:*

CREDITS.

By Active Militia	\$45,351 70
By appropriation, December session, 1869	2,610 60
By appropriation, December session, 1871	250 00
By appropriation, December session, 1873	30,434 00
By attorneys	8,240 17
By Auditor's Agent	3,311 21
By Auditor's Office	8,562 67
By Attorney General's Office	131 12
By Attorney General's fees	1,800 00
By Adjutant General's Office	156 42
By American Printing House for the Blind	2,000 00
By back tax collector	3,702 40
By Blind Asylum	17,000 00
By Central Kentucky Lunatic Asylum	78,168 00
By clerks' services	53,288 84
By clerks paid trustees	121,076 17
By conveyance of lunatics	5,225 19
By conveyance of convicts	17,885 79
By costs of suits	11,532 84
By Court of Appeals	2,931 92
By criminal prosecutions	132,509 11
By commissioners of tax	68,685 65
By call Constitutional Convention	1,400 07
By Deaf and Dumb Asylum	17,877 35
By decisions Court of Appeals	4,956 00
By distribution of public books	1,050 00
By Enrolled Militia	5 30
By expresses	722 05
By Executive Mansion	3,422 52
By First Kentucky Lunatic Asylum	101,132 00
By Frankfort Cemetery	100 00
By Geological Survey	16,566 48
By Governor and Secretary's Office	5,523 56
By Haly, Mahoney & Co. claims	8,757 54
By idiots	39,316 04
By Insurance Bureau	14,868 53
By Institution for Feeble-minded and Imbecile Children	22,581 33
By interment of O'Hara, Fry, and others	825 00
By jailers	118,199 51
By Legislature, December session, 1871	100 00
By Legislature, December session, 1873	50 00
By Louisville Court-house Commissioners	1,549 25
Amount carried forward	\$973,856 33

Amount brought forward	\$973,856 33
By lunatics	500 66
By money refunded	255 95
By Negro School Fund	18,887 42
By Old Bank of Kentucky	11 94
By Office Superintendent Public Instruction	703 35
By public books to destitute counties	826 64
By public buildings	1,103 20
By public grounds	133 15
By Public Library	1,799 27
By Public Printer and Binder	3,230 33
By paper for Public Printer	7,806 90
By Quarter-Master General's Office	1,022 96
By rewards	5,150 00
By revenue agent	863 99
By revenue supervisors	5,725 00
By Register Land Office	710 35
By remains of Governors Greenup and Madison	2,150 00
By remains of O'Hara, Fry, and others	175 25
By rooms Superintendent Public Instruction	660 95
By Rockcastle river	213 40
By sheriffs paid trustees	51,914 21
By sheriffs' revenue, 1872	1,343 53
By sheriffs' revenue, 1873	1,919 76
By sheriffs' revenue, 1874	11,613 54
By salaries	144,863 79
By Secret Service Fund	430 15
By Second Kentucky Lunatic Asylum	47,194 41
By scalps	11,506 25
By State Library	1,829 48
By State Library Fund	69 49
By State House	1,753 43
By State Arsenal	2,708 71
By stationery for public use	3,459 40
By School Fund (Revenue Department)	704,563 22
By Sinking Fund (Revenue Department)	177,168 10
By Sinking Fund proper	158,066 31
By School Fund proper	895,537 98
By tax on income U. S. bonds refunded	565 01
By Thirty-first Regiment Enrolled Militia	591 82
By Trustees Jury Fund	25,167 18
By Treasurer's office	440 21
By war claims	4,880 79
By balance	599,330 47

\$3,872,704 28

SINKING FUND PROPER.

Receipts and Expenditures of the Sinking Fund Proper, from 11th October, 1874, to 10th October, 1875, inclusive—showing balance to credit of said fund each month:

1874.

October	11.	Balance to credit Sinking Fund proper to this date-----	\$37,210 42
October	31.	Add amount of receipts to this date -----	000 00

\$37,210 42

October	31.	Deduct expenditures to this date -----	50 00
---------	-----	--	-------

\$37,160 42

October	31.	Balance to credit Sinking Fund proper to this date -----	\$37,160 42
November	30.	Add amount of receipts to this date -----	8,226 57

\$45,386 99

November	30.	Deduct expenditures to this date -----	9,890 00
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\$35,496 99

November	30.	Balance to credit Sinking Fund proper to this date-----	\$35,496 99
December	31.	Add amount of receipts to this date -----	000 00

\$35,496 99

December	31.	Deduct expenditures to this date -----	000 00
----------	-----	--	--------

December	31.	Balance to credit Sinking Fund proper to this date -----	\$35,496 99
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1875.

January	31.	Add amount of receipts to this date -----	000 00
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\$35,496 99

January	31.	Deduct expenditures to this date -----	64,378 89
---------	-----	--	-----------

\$28,881 90

January	31.	Deficit in Sinking Fund proper to this date -----	\$28,881 90
February	28.	Add amount receipts to this date -----	000 00

\$28,881 90

February	28.	Deduct expenditures to this date -----	000 00
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February	28.	Deficit in Sinking Fund proper to this date -----	\$28,881 90
----------	-----	---	-------------

March	31.	Add amount receipts to this date -----	000 00
-------	-----	--	--------

\$28,881 90

Amount carried forward-----	\$28,881 90
-----------------------------	-------------

	Amount brought forward	\$28,881 90
March	31. Expenditures to this date	745 00
March	31. Deficit in Sinking Fund proper to this date	\$29,626 90
April	30. Add amount receipts to this date	000 00
		<hr/>
		\$29,626 90
April	30. Expenditures to this date	3,200 66
		<hr/>
April	30. Deficit in Sinking Fund proper to this date	\$32,827 56
May	31. Add amount receipts to this date	000 00
		<hr/>
		\$32,827 56
May	31. Expenditures to this date	000 00
		<hr/>
May	31. Deficit in Sinking Fund proper to this date	\$32,827 56
		<hr/>
June	30. Receipts	\$177,168 10
June	30. Deduct expenditures to this date	000 00
		<hr/>
		\$177,168 10
June	30. Deficit in Sinking Fund proper 31st May, 1875	32,827 56
		<hr/>
June	30. Balance to credit Sinking Fund to this date	\$144,340 54
July	31. Add amount of receipts to this date	49,506 62
		<hr/>
		\$193,847 16
July	31. Deduct expenditures to this date	29,105 62
		<hr/>
July	31. Balance to credit Sinking Fund proper to this date	\$164,741 54
August	31. Add amount receipts to this date	000 00
		<hr/>
		\$164,741 54
August	31. Deduct expenditures to this date	50,608 64
		<hr/>
August	31. Balance to credit Sinking Fund proper to this date	\$114,132 90
September 30.	Add amount receipts to this date	000 00
		<hr/>
		\$114,132 90
September 30.	Deduct expenditures to this date	87 50
		<hr/>
September 30.	Balance* to credit Sinking Fund proper to this date	\$114,045 40
October	10. Add amount receipts to this date	000 00
		<hr/>
		\$114,045 40
October	10. Deduct expenditures to this date	000 00
		<hr/>
October	10. Balance to credit Sinking Fund proper to this date	\$114,045 40

SCHOOL FUND PROPER.

Receipts and Expenditures of the School Fund Proper, from the 11th October, 1874, to 10th October, 1875, inclusive—showing balance to credit of said fund each month:

1874.			
October	11.	Balance to credit School Fund proper to this date-----	\$21,033 66
October	31.	Add amount of receipts to this date-----	522 47
			<hr/>
			\$21,556 13
October	31.	Deduct expenditures to this date-----	1,225 52
			<hr/>
October	31.	Balance to credit School Fund proper to this date-----	\$20,330 61
November	30.	Add amount of receipts to this date-----	221 60
			<hr/>
			\$20,552 21
November	30.	Deduct expenditures to this date-----	1,219 25
			<hr/>
November	30.	Balance to credit School Fund proper to this date-----	\$19,332 96
December	31.	Add amount of receipts to this date-----	278 80
			<hr/>
			\$19,611 76
December	31.	Deduct expenditures to this date-----	1,091 79
			<hr/>
December	31.	Balance to credit School Fund proper to this date-----	\$18,519 97
1875.			
January	31.	Add amount of receipts to this date-----	60,058 26
			<hr/>
			\$78,578 23
January	31.	Deduct expenditures to this date-----	273,460 64
			<hr/>
January	31.	Deficit in School Fund proper to this date-----	\$194,882 41
			<hr/>
February	28	Receipts to this date-----	\$464 14
February	28.	Deduct expenditures to this date-----	318,890 01
			<hr/>
			\$318,425 87
February	28.	Deficit January 31, 1875-----	194,882 41
			<hr/>
February	28.	Deficit in School Fund proper to this date-----	\$513,308 28
			<hr/>

March	31.	Receipts to this date -----	\$552 79
March	31.	Deduct expenditures to this date -----	155,690 88
			<hr/>
			\$155,138 09
March	31.	Deficit February 28, 1875 -----	513,308 28
			<hr/>
March	31.	Deficit in School Fund proper to this date -----	\$668,446 37
			<hr/>
April	30.	Receipts to this date -----	\$259 38
April	30.	Deduct expenditures to this date -----	10,565 54
			<hr/>
			\$10,305 96
April	30.	Deficit March 31, 1875 -----	668,446 37
			<hr/>
April	30.	Deficit in School Fund proper to this date -----	\$678,752 33
			<hr/>
May	31.	Receipts to this date -----	\$158 63
May	31.	Deduct expenditures to this date -----	92,079 30
			<hr/>
			\$91,920 67
May	31.	Deficit April 30, 1875 -----	678,752 33
			<hr/>
May	31.	Deficit in School Fund proper to this date -----	\$770,673 00
			<hr/>
June	30.	Receipts to this date -----	\$704,671 12
June	30.	Deduct expenditures to this date -----	4,575 52
			<hr/>
			\$700,095 60
June	30.	Deficit May 31, 1875 -----	770,673 00
			<hr/>
June	30.	Deficit in School Fund proper to this date -----	\$70,577 40
			<hr/>
July	31.	Receipts to this date -----	\$1,205 83
July	31.	Deduct expenditures to this date -----	33,225 48
			<hr/>
			\$32,019 65
July	31.	Deficit June 30, 1875 -----	70,577 40
			<hr/>
July	31.	Deficit in School Fund proper to this date -----	\$102,597 05
			<hr/>
August	31.	Receipts to this date -----	\$57,489 08
August	31.	Deduct expenditures to this date -----	2,479 50
			<hr/>
			\$55,009 58
August	31.	Deficit July 31, 1875 -----	102,597 05
			<hr/>
August	31.	Deficit in School Fund proper to this date -----	\$47,587 47
			<hr/>

September 30.	Receipts to this date	-----	\$14,839 32
September 30.	Deduct expenditures to this date	-----	550 94
			<hr/>
			\$14,288 38
September 30.	Deficit August 31, 1875	-----	47,587 47
			<hr/>
September 30.	Deficit in School Fund proper to this date	-----	\$33,299 09
			<hr/>
October 10.	Receipts to this date	-----	\$000 00
October 10.	Expenditures to this date	-----	483 61
October 10.	Deficit September 30, 1875	-----	33,299 09
			<hr/>
October 10.	Deficit in School Fund proper to this date	-----	\$33,782 70
			<hr/>

NEGRO SCHOOL FUND.

Receipts and Expenditures of the Negro School Fund, from the 11th October, 1874, to 10th October, 1875, inclusive:

1874.		
October	11.	Deficit in Negro School Fund to this date_____ \$291 66
October	31.	Receipts to this date _____ \$3 35
October	31.	Deduct expenditures to this date_____ 165 15
		\$161 80
October	31.	Deficit 11th October, 1874. _____ 291 66
October	31.	Deficit in Negro School Fund to this date_____ \$453 46
November	30.	Receipts to this date _____ \$71 43
November	30.	Deduct expenditures to this date_____ 132 41
		\$60 98
November	30.	Deficit 31st October, 1875. _____ 453 46
November	30.	Deficit in Negro School Fund to this date_____ \$514 44
December	31.	Receipts to this date _____ \$416 26
December	31.	Deduct expenditures to this date_____ 7 50
		\$408 76
December	31.	Deficit 30th November, 1874. _____ 514 44
December	31.	Deficit in Negro School Fund to this date_____ \$105 68
1875.		
January	31.	Receipts to this date_____ \$519 07
January	31.	Deduct expenditures to this date_____ 116 65
		\$402 42
January	31.	Deficit 31st December, 1874. _____ 105 68
January	31.	Balance to credit Negro School Fund to this date. _____ \$296 74
Amount carried forward _____		\$296 74

		Amount brought forward -----	\$296 74
February	28.	Add amount of receipts to this date -----	2 88
			<hr/>
			\$299 62
February	28.	Deduct expenditures to this date -----	000 00
			<hr/>
February	28.	Balance to credit Negro School Fund to this date -----	\$299 62
March	31.	Add amount of receipts to this date -----	3,170 61
			<hr/>
			\$3,470 23
March	31.	Deduct expenditures to this date -----	116 67
			<hr/>
March	31.	Balance to credit Negro School Fund to this date -----	\$3,353 56
April	30.	Add amount of receipts to this date -----	4,402 62
			<hr/>
			\$7,756 18
April	30.	Deduct expenditures to this date -----	12,573 47
			<hr/>
April	30.	Deficit in Negro School Fund to this date -----	\$4,817 29
			<hr/>
May	31.	Receipts to this date -----	\$1,805 98
May	31.	Deduct expenditures to this date -----	3,078 31
			<hr/>
			\$1,272 33
May	31.	Deficit 30th April, 1875 -----	4,817 29
			<hr/>
May	31.	Deficit in Negro School Fund to this date -----	\$6,089 62
			<hr/>
June	30.	Receipts to this date -----	\$2,780 78
June	30.	Deduct expenditures to this date -----	368 42
			<hr/>
			\$2,412 36
June	30.	Deficit 31st May, 1875 -----	6,089 62
			<hr/>
June	30.	Deficit Negro School Fund to this date -----	\$3,677 26
			<hr/>
July	31.	Receipts to this date -----	\$4,932 57
July	31.	Deduct expenditures to this date -----	1,782 78
			<hr/>
			\$3,149 79
July	31.	Deficit 30th June, 1875 -----	3,677 26
			<hr/>
July	31.	Deficit in Negro School Fund to this date -----	\$527 47
			<hr/>
August	31.	Receipts to this date -----	\$205 82
August	31.	Deduct expenditures to this date -----	388 55
			<hr/>
		Amount carried forward -----	\$182 73

Amount brought forward -----		\$182 73
August 31.	Deficit 31st July, 1875 -----	527 47
		<hr/>
August 31.	Deficit in Negro School Fund to this date -----	\$710 20
		<hr/>
September 30.	Receipts to this date -----	\$477 25
September 30.	Deduct expenditures to this date -----	137 42
		<hr/>
		\$339 83
September 30.	Deficit 31st August, 1875 -----	710 20
		<hr/>
September 30.	Deficit in Negro School Fund to this date -----	\$370 37
		<hr/>
October 10.	Receipts to this date -----	\$000 00
October 10.	Expenditures to this date -----	20 09
October 10.	Deficit 30th September, 1875 -----	370 37
		<hr/>
October 10.	Deficit in Negro School Fund to this date -----	\$390 46
		<hr/>

*Receipts and Expenditures under the following heads, from 11th to 31st
October, 1874, inclusive :*

RECEIPTS.

Bank stock sales	\$13,868 70
Clerks	599 45
Covington Street Railway Company	114 68
Covington Gas Company	294 75
Clay Fire and Marine Insurance Company	1,000 00
Cincinnati Southern Railway	1,134 00
German Security Insurance Company	500 00
Insurance Bureau	3,827 19
Louisville Insurance Company	500 00
Louisville Turnpike Road Company	288 00
Miscellaneous receipts	51 45
Newport Street Railway Company	85 95
Paducah and Memphis Railway Company	1,176 92
Paris Gas Company	90 00
Sheriffs, 1873	12,182 81
Sheriffs, 1874	32,979 55
Tax on negro property	156 93
Trustees Jury Fund	763 58
Western Financial Corporation	4,000 00
Western Union Telegraph Company	1,425 00
Amount to credit Revenue Department 11th October, 1874	384,938 68

\$459,977 64

EXPENDITURES.

Attorneys	\$266 86
Appropriations, December session, 1873	2,100 00
Active Militia	10,376 56
Auditor's Office	129 32
Conveyance of lunatics	241 20
Conveyance of convicts	1,079 25
Costs of suits	110 00
Criminal prosecutions	3,665 59
Clerks' services	1,852 23
Commissioners of tax	2,847 74
Central Kentucky Lunatic Asylum	10,000 00
Court of Appeals	186 00
Expresses	85 77
Executive Mansion	14 50
Governor and Secretary's Office	418 60
Idiots	4,388 33
Interring remains of O'Hara, Fry, and others	159 50
Insurance Bureau	1,024 65
Jailers	8,046 50

Amounts carried forward

\$46,992 60

\$459,977 64

Amounts brought forward-----	\$46,992 60	\$459,977 64
Lunatics-----	31 78	
Public books to destitute counties-----	573 44	
Public buildings-----	4 00	
Quarter-Master General's Office-----	2 75	
Revenue supervisors-----	44 00	
Rooms Superintendent Public Instruction-----	655 00	
Rewards-----	250 09	
Sheriffs paid trustees-----	2,724 58	
Sheriffs' revenue, 1873-----	150 83	
Salaries-----	5,984 77	
Scalps-----	749 00	
Secret Service Fund-----	4 00	
Second Kentucky Lunatic Asylum-----	80 00	
State Library-----	31 45	
Superintendent Public Instruction-----	293 75	
Trustees Jury Fund-----	2,370 26	
Tax on income on United States bonds-----	84 14	
Treasurer's Office-----	93 50	
		61,119 85
Amount to credit Revenue Department 31st October, 1874-----		\$398,857 79
Amount to credit Sinking Fund proper 31st October, 1874-----		37,160 42
Amount to credit School Fund proper 31st October, 1874-----		20,330 61
		\$456,348 82
Deduct deficit in Negro School Fund 31st October, 1874-----		453 46
Total amount in Treasury 31st October, 1874-----		\$455,895 36

Receipts and Expenditures under the following heads, from 1st to 30th November, 1874, inclusive:

RECEIPTS.

Active Militia	\$83 00
Central Passenger Railroad Company	480 56
Clerks	20 36
Insurance Bureau	3,848 24
Louisville Bridge Company	4,306 79
Lexington and Big Sandy Railroad Company	1,800 00
Miscellaneous receipts	84 30
Maysville Gas Company	144 00
Newport and Cincinnati Bridge Company	788 05
Paducah and Memphis Railroad Company	1,000 00
Real estate	980 00
Render Coal Company	78 30
St. Louis, Iron Mountain, and Southern Railway Company	120 69
Sheriffs, 1873	12,636 16
Sheriffs, 1874	69,230 44
Tax on negro property	985 55
Trustees Jury Fund	51 02
Tax on incomes on U. S. bonds	5,203 41
War claim	39,058 88
Amount to credit Revenue Department 31st October, 1874	398,857 79

\$539,757 54

EXPENDITURES.

Attorneys	\$912 47
Active Militia	10,388 26
Appropriations, December session, 1873	16,000 00
Attorney General's Office	16 50
Attorney General's fees	400 00
Adjutant General's Office	17 33
Auditor's Office	447 45
Conveyance of lunatics	493 52
Conveyance of convicts	742 25
Criminal prosecutions	8,759 65
Clerks' services	2,529 38
Costs of suits	2,314 10
Commissioners of tax	5,145 87
Court of Appeals	222 15
Central Kentucky Lunatic Asylum	10,000 00
Deaf and Dumb Asylum	3,537 40
Expresses	85 12
Executive Mansion	174 21
Executive Office	586 78

Amounts carried forward	\$62,772 44	\$539,757 54
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* Amounts brought forward	\$62,772 44	\$539,757 54
Geological Survey	1,813 59	
Idiots	3,736 59	
Insurance Bureau	1,819 59	
Jailers	8,069 55	
Lunatics	82 25	
Public books to destitute counties	253 20	
Public Printer	200 00	
Public buildings	7 20	
Public grounds	4 75	
Public Library	120 00	
Quarter-Master General's Office	343 71	
Revenue supervisors	192 00	
Remains of O'Hara, Fry, and others	9 75	
Remains of Governors Greenup and Madison	1,000 00	
Register of Land Office	180 00	
Sheriffs paid trustees	1,433 55	
Sheriffs' revenue, 1872	204 78	
Sheriffs' revenue, 1873	528 30	
Salaries	10,963 47	
Scalps	946 00	
State House	69 65	
Stationery for public use	520 95	
State Library	80 05	
State Library Fund	12 00	
State Arsenal	47 12	
Superintendent Public Instruction's Office	372 75	
Trustees Jury Fund	1,099 65	
Treasurer's Office	61 26	
War claims	1,952 94	
		98,897 09
Amount to credit Revenue Department 30th November, 1874		\$440,860 45
Amount to credit Sinking Fund proper 30th November, 1874		35,496 99
Amount to credit School Fund proper 30th November, 1874		19,332 96
		\$495,690 40
Deduct deficit in Negro School Fund 30th November, 1874		514 44
Total amount in Treasury 30th November, 1874		\$495,175 96

*Receipts and Expenditures under the following heads, from 1st to 31st
December, 1874, inclusive:*

RECEIPTS.

American White Lead Company (Louisville).....	\$250 89
Burlington and Florence Turnpike Road.....	34 32
Clerks.....	326 77
Enrolled Militia.....	841 57
Eastern Kentucky Railway Company.....	2,718 63
Insurance Bureau.....	2,938 99
Kentucky Navigation Company.....	1,500 00
Louisville Gas Company.....	7,500 00
Licking River Lumber and Mining Company.....	478 69
Miscellaneous receipts.....	115 25
Militia Fund.....	26 00
Mobile and Ohio Railroad Company.....	1,769 40
Midway and Versailles Turnpike Road.....	57 06
Mississippi Central Railroad.....	3,528 00
Paducah and Memphis Railroad Company.....	1,000 00
Swift Iron and Steel Works Company.....	243 90
Sheriffs, 1870.....	1,733 10
Sheriffs, 1873.....	7,200 87
Sheriffs, 1874.....	247,800 94
Tax on insurance companies.....	16,689 78
Tax on negro property.....	266 20
Trustees Jury Fund.....	2,986 34
Amount to credit Revenue Department 30th November, 1874.....	440,860 45
	<hr/>
	\$740,867 15

EXPENDITURES.

Attorneys.....	\$844 45
Appropriations, December session, 1873.....	100 00
Active Militia.....	10,041 05
Adjutant General's Office.....	38 50
Auditor's Office.....	487 30
Conveyance of convicts.....	1,578 63
Conveyance of lunatics.....	422 62
Criminal prosecutions.....	20,354 02
Clerks' services.....	4,661 54
Commissioners of tax.....	1,250 88
Costs of suits.....	1,635 05
Court of Appeals.....	203 69
Executive Mansion.....	145 95
Geological Survey.....	2,068 80
Governor and Secretary's Office.....	1,085 80
Idiots.....	4,572 74

Amounts carried forward.....	\$49,511 02	\$740,867 15
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Amounts brought forward	\$49,511 02	\$740,867 15
Insurance Bureau	980 59	
Interment of O'Hara, Fry, and others	6 00	
Jailers	17,149 35	
Lunatics	187 00	
Louisville Court-house Commissioners	721 34	
Public Printer and Binder	691 36	
Paper Public Printer	900 00	
Public Library	225 20	
Quarter-Master General's Office	67 06	
Revenue supervisors	122 00	
Rewards	800 00	
Rooms Superintendent Public Instruction	5 95	
Sheriffs paid trustees	5,827 70	
Sheriffs' revenue, 1872	22 32	
Sheriffs' revenue, 1873	44 86	
Salaries	11,625 83	
Scalps	1,448 75	
Stationery for public use	121 30	
State Arsenal	592 00	
State Library	96 35	
State House	22 25	
Superintendent Public Instruction's Office	19 25	
Trustees Jury Fund	1,077 56	
Tax on income on United States bonds refunded	76 80	
Treasurer's Office	25 85	
		92,367 69
Amount to credit Revenue Department 31st December, 1874		\$648,499 46
Amount to credit Sinking Fund proper 31st December, 1874		35,496 99
Amount to credit School Fund proper 31st December, 1874		18,519 97
		\$702,516 42
Deduct deficit in Negro School Fund, 31st December, 1874		105 68
Total amount in Treasury 31st December, 1874		\$702,410 74

*Receipts and Expenditures under the following heads, from the 1st to 31st
January, 1875, inclusive :*

RECEIPTS.

Avenue Market-house Association, Louisville.....	\$68 18
Adams Express Company	1,000 00
Bank of Columbia	200 00
Board Internal Improvement, Mercer county	1,436 00
Bardstown and Louisville Turnpike Road.....	3,138 00
Bank of Russellville	148 00
Bank of Mayfield	28 25
Bank of Eikton	115 42
Clerks.....	49,839 26
Citizens' Bank, Paris.....	500 00
City of Frankfort	257 40
Covington and Lexington Turnpike Road	6,518 43
Caseyville Deposit Bank	268 38
Deposit Bank, Georgetown.....	481 50
Deposit Bank, Midway	250 00
Danville, Lancaster, and Nicholasville Turnpike Road	1,513 41
Exchange Bank and Tobacco Warehouse Company.....	304 00
Exchange Bank, Sharpsburg	150 00
Frankfort and Georgetown Turnpike Road	652 00
Frankfort, Lexington, and Versailles Turnpike Road.....	2,461 60
Falls City Tobacco Bank (Louisville).....	2,000 00
Falls City Hall and Market Company (Louisville).....	126 70
German Insurance Bank	1,500 00
German Security Bank	900 00
Garrard County Deposit Bank	250 00
Greenup Deposit Bank	68 75
Hemingray Glass Company	317 95
Insurance Bureau	869 20
Kentucky Rolling Mill Company	202 50
Louisville and Nashville Railroad Company	16,230 00
Louisville Banking Company.....	703 80
Miscellaneous receipts	314 47
Merchants' Banking Company (Caverna)	57 80
Maysville and Lexington Turnpike Road	2,053 22
Millersburg Deposit Bank	263 50
North Middletown Deposit Bank	250 00
Owensboro Savings Bank	125 00
Paducah Gas-light Company	369 44
Paducah and Memphis Railroad Company.....	1,000 00
Planters' Bank (Hopkinsville).....	277 12
Real estate	353 35
Richmond and Lexington Turnpike Road	1,595 28
Rio Bridge Company	133 80

Amount carried forward \$99,291 74

Amount brought forward	\$99,291 71
Sheriffs, 1873	5,146 11
Sheriffs, 1874	182,448 04
Star Mining and Manufacturing Company	73 13
Trustees Jury Fund	6,578 76
Tax on insurance companies	2,206 64
Tax on negro property	27 98
Tygart Valley Iron Company	175 55
Warren Deposit Bank	580 00
Amount to credit Revenue Department 31st December, 1874	648,499 46

\$945,027 38

EXPENDITURES.

Attorneys	\$493 07
Appropriations, December session, 1869	2,610 60
Appropriations, December session, 1873	10,100 00
Active Militia	4,072 84
Adjutant General's Office	25 75
Attorney General's Office	25 00
Auditor's Office	139 62
Blind Asylum	2,275 00
Conveyance of lunatics	297 75
Conveyance of convicts	766 60
Criminal prosecutions	13,781 89
Clerks' services	2,288 70
Costs of suits	55 00
Clerks paid trustees	50,423 92
Commissioners of tax	1,214 18
Court of Appeals	214 00
Central Kentucky Lunatic Asylum	12,565 00
Executive Mansion	133 75
First Kentucky Lunatic Asylum	25,076 00
Frankfort Cemetery Company	50 00
Geological Survey	2,057 85
Governor and Secretary of State's Office	579 37
Idiots	2,909 12
Insurance Bureau	674 98
Institution for Feeble-Minded and Imbecile Children	5,456 24
Jailers	6,303 09
Lunatics	114 44
Money refunded	12 96
Public Printer and Binder	204 65
Public Library	559 53
Public grounds	4 00
Paper for Public Printer	140 00
Quarter-Master General's Office	6 09

Amounts carried forward	\$145,630 99	\$945,027 38
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Amounts brought forward	\$145,630 99	\$945,027 38
Revenue supervisors	100 00	
Register of Land Office	25 00	
Rewards	750 00	
Salaries	12,223 78	
Scalps	659 50	
Sheriffs paid trustees	9,317 46	
Second Kentucky Lunatic Asylum	15,628 26	
State Arsenal	434 00	
State House	7 60	
State Library	101 75	
Superintendent Public Instruction's Office	5 10	
Trustees Jury Fund	932 29	
Tax on incomes on United States bonds refunded	7 68	
Treasurer's Office	31 75	
		<hr/> 185,855 16
Amount to credit Revenue Department 31st January, 1875		\$759,172 22
Amount to credit Negro School Fund 31st January, 1875		296 74
		<hr/> \$759,468 96
Deduct deficit in Sinking Fund proper 31st January, 1875		28,881 90
		<hr/> \$730,587 06
Deduct deficit in School Fund proper 31st January, 1875		194,882 41
		<hr/> \$535,704 65
Total amount in Treasury 31st January, 1875		<hr/> <hr/>

*Receipts and Expenditures under the following heads, from 1st to 28th
February, 1875, inclusive:*

RECEIPTS.

Big Sandy Telegraph Company	\$12 50
Clerks.....	56,274 21
City of Richmond	300 00
Deposit Bank, Glasgow	1,457 87
Georgetown and Dry Ridge Turnpike Road	14 46
Insurance Bureau	4,907 58
Licking River, Lumber and Mining Company	502 53
Miscellaneous receipts	3,192 22
Money refunded	41 66
Merchants' Insurance Company (Louisville)	500 00
Owensboro Gas-light Company	67 50
Paducah and Memphis Railroad Company	1,000 00
Real Estate	2,292 25
Sheriffs, 1873	5,513 32
Sheriffs, 1874	230,734 35
Southern Express Company	1,000 00
Southern Mutual Life Insurance Company	500 00
Trustees Jury Fund	828 20
Tax on negro property	177 41
Tax on insurance companies	6 75
Winchester and Lexington Turnpike Road	1,127 50
Amount to credit Revenue Department 31st January, 1875	759,172 22
	<hr/>
	\$1,069,532 53

EXPENDITURES.

Attorneys	\$708 29
Active Militia	35 61
Appropriations, December session, 1873	100 00
Auditor's Office	159 11
Back tax collector	3,595 42
Conveyance of lunatics	337 63
Conveyance of convicts	2,033 25
Costs of suits	294 70
Criminal prosecutions	7,575 57
Clerks' services	2,817 38
Commissioners of tax	1,115 83
Clerks paid trustees	56,635 96
Court of Appeals	526 50
Expresses	162 75
Executive Mansion	122 95
Deaf and Dumb Asylum	6,913 30
Governor and Secretary of State's Office	486 65
Idiots	481 25
	<hr/>
Amounts carried forward	\$84,102 20
	\$1,069,532 53

Amounts brought forward-----	\$84,102 20	\$1,69,532 53
Insurance Bureau-----	1,236 33	
Jailers-----	7,177 35	
Public Printer and Binder-----	169 19	
Public buildings-----	164 35	
Public grounds-----	3 00	
Quarter-Master General's Office-----	67 70	
Revenue supervisors-----	62 00	
Rewards-----	100 00	
Register of Land Office-----	20 00	
Sheriffs paid trustees-----	13,223 74	
Salaries-----	10,379 74	
Scalps-----	113 75	
Stationery for public use-----	522 35	
Secret Service Fund-----	230 00	
Superintendent of Public Instruction's Office-----	5 00	
State House-----	40 50	
State Library-----	43 90	
Tax on incomes on U. S. bonds refunded-----	8 64	
Trustees Jury Fund-----	1,143 13	
Treasurer's Office-----	79 50	
		<hr/> 118,892 37
Amount to credit Revenue Department 28th February, 1875-----		\$950,640 16
Amount to credit Negro School Fund 28th February, 1875-----		299 62
		<hr/> \$950,939 78
Deduct deficit in Sinking Fund proper 28th February, 1875-----		28,881 90
		<hr/> \$922,057 88
Deduct deficit in School Fund proper 28th February, 1875-----		513,308 28
		<hr/> \$408,749 60
Total amount in Treasury 28th February, 1875-----		<hr/> <hr/> \$408,749 60

Receipts and Expenditures under the following heads, from the 1st to 31st March, 1875, inclusive:

RECEIPTS.

Anderson County National Bank	\$450 00	
Ashland National Bank	1,575 00	
Clerks	16 98	
City of Paducah	26 10	
City National Bank, Paducah	900 00	
Covington City National Bank	2,250 00	
Citizens' National Bank, Louisville	1,548 00	
Enrolled Militia	2,059 20	
Falls City Real Estate and Building Association	120 15	
First National Bank, Covington	2,250 00	
First National Bank, Springfield	675 00	
First National Bank, Harrodsburg	450 00	
First National Bank, Franklin	450 00	
First National Bank, Nicholasville	450 00	
First National Bank, Paducah	1,125 00	
Farmers' National Bank, Richmond	675 00	
Galt House Company	900 00	
Henderson National Bank	900 00	
Insurance Bureau	1,541 36	
Louisville and Nashville Railroad	15,000 00	
Miscellaneous receipts	136 87	
Militia fund	125 00	
Madison National Bank, Richmond	900 00	
Masonic Savings Bank	1,500 00	
National Bank, Lancaster	1,125 00	
National Bank, Owen County	252 00	
National Bank, Stanford	675 00	
National Bank, Monticello	270 00	
National Bank, Cynthiana	675 00	
National Bank, Union County	450 00	
Paducah and Memphis Railroad Company	1,000 00	
Richmond Gas-light Company	38 93	
Second National Bank, Louisville	1,800 00	
Sheriffs, 1873	7,344 23	
Sheriffs, 1874	245,933 12	
Trustees Jury Fund	315 30	
Tax on negro property	4 80	
Amount to credit Revenue Department 28th February, 1875	950,640 16	
		<u>\$1,246,547 20</u>

EXPENDITURES.

Attorneys	\$833 29	
Active Militia	1,041 90	
Adjutant General's Office	20 00	
Attorney General's fees	500 00	
Amounts carried forward	\$2,395 19	<u>\$1,246,547 20</u>

Amounts brought forward	\$2,395 19	\$1,246,547 20
Attorney General's Office	25 00	
Auditor's Office	182 10	
Blind Asylum	10,000 00	
Conveyance of convicts	1,573 94	
Conveyance of lunatics	468 12	
Costs of suits	345 95	
Criminal prosecutions	16,748 91	
Clerks' services	2,141 90	
Commissioners of tax	267 81	
Clerks paid trustees	17 00	
Court of Appeals	267 00	
Executive Mansion	20 50	
Expresses	5 00	
Geological Survey	2,431 83	
Governor and Secretary of State's Office	362 45	
Idiots	2,554 70	
Insurance Bureau	1,421 75	
Jailers	14,293 35	
Lunatics	18 00	
Legislature, December session, 1871	100 00	
Legislature, December session, 1873	50 00	
Money refunded	26 61	
Public grounds	16 00	
Public Printer and Binder	74 25	
Public Library	29 29	
Quarter-Master General's Office	16 00	
Revenue supervisors	140 00	
Rewards	200 00	
Register of Land Office	161 00	
Sheriffs paid trustees	4,879 04	
Salaries	12,816 80	
Scalps	774 50	
State Arsenal	256 00	
State House	28 50	
State Library	86 10	
Trustees Jury Fund	2,394 89	
Tax on incomes on United States bonds refunded	205 92	
Treasurer's Office	3 90	
		77,799 30
Amount to credit Revenue Department 31st March, 1875		\$1,168,747 90
Amount to credit Negro School Fund 31st March, 1875		3,353 56
		\$1,172,101 46
Deduct deficit in Sinking Fund proper 31st March, 1875		29,626 90
		\$1,142,474 56
Deduct deficit in School Fund proper 31st March, 1875		668,446 37
Total amount in Treasury 31st March, 1875		\$474,028 19

Receipts and Expenditures under the following heads, from 1st to 30th April, 1875, inclusive:

RECEIPTS.

Clerks	\$5,267 81
Enrolled Militia	3,683 01
First National Bank, Louisville	2,250 00
First National Bank, Lexington	1,800 00
First National Bank, Richmond	1,125 00
Fayette National Bank, Lexington	1,350 00
Farmer's National Bank, Stanford	900 00
Insurance Bureau	506 96
Miscellaneous receipts	1,712 69
Maysville and Mt. Sterling Turnpike Road	141 72
National Bank, Lebanon	450 00
National Bank, Somerset	675 00
National Bank, New Castle	225 00
Newport and Covington Bridge Company	225 00
Paducah and Memphis Railroad	1,000 00
Oakland Plank Road Company	197 10
Raccoon Mining and Manufacturing Company	405 45
Sheriffs of 1873	108 95
Sheriffs of 1874	246,114 98
Trustees Jury Fund	530 60
Versailles and Nicholasville Turnpike Road	67 41
Amount to credit Revenue Department 31st March, 1875	1,168,747 90
	<hr/>
	\$1,437,484 58

EXPENDITURES.

Attorneys	\$291 69
Active Militia	3,514 90
Auditor's Office	482 87
Adjutant General's Office	3 25
Blind Asylum	2,345 00
Back tax collector	82 30
Commissioners of tax	95 13
Conveyance of lunatics	449 62
Conveyance of convicts	2,107 15
Criminal prosecutions	9,760 46
Costs of suits	1,087 77
Clerks' services	3,543 47
Clerks paid trustees	5,307 49
Court of Appeals	449 40
Central Kentucky Lunatic Asylum	13,390 00
Decisions Court of Appeals	4,956 00
Executive Mansion	430 52
Expresses	292 53

Amounts carried forward

\$48,589 55 \$1,437,484 58

Amounts brought forward-----	\$48,589 55	\$1,437,484 58
First Kentucky Lunatic Asylum-----	25,782 00	
Geological Survey-----	1,202 16	
Governor and Secretary of State's Office-----	197 70	
Haly, Mahoney & Co.'s claim-----	8,757 54	
Idiots-----	3,334 94	
Insurance Bureau-----	1,906 08	
Institution for Feeble-Minded and Imbecile Children-----	5,422 91	
Jailers-----	13,498 23	
Louisville Court-house Commissioners-----	334 02	
Lunatics-----	50 00	
Public Library-----	30 00	
Public grounds-----	7 00	
Paper for Public Printer-----	865 00	
Quarter-Master General's Office-----	55 30	
Revenue supervisors-----	69 00	
Register of Land Office-----	27 50	
Salaries-----	10,614 35	
Scalps-----	687 75	
Sheriffs paid trustees-----	3,991 77	
Sheriffs' revenue, 1873-----	1,191 35	
Sheriffs' revenue, 1874-----	1,402 65	
State Arsenal-----	291 72	
State House-----	151 10	
State Library-----	78 80	
Stationery for public use-----	414 55	
Second Kentucky Lunatic Asylum-----	15,740 00	
Tax on incomes on U. S. bonds refunded-----	59 04	
Trustees Jury Fund-----	4,835 34	
Treasurer's Office-----	26 45	
	<hr/>	149,613 80
Amount to credit Revenue Department 30th April, 1875-----	\$1,287,870 78	
Deduct deficit in Sinking Fund proper 30th April, 1875-----	32,827 56	
	<hr/>	\$1,255,043 22
Deduct deficit in School Fund proper 30th April, 1875-----	678,752 33	
	<hr/>	\$576,290 89
Deduct deficit in Negro School Fund 30th April, 1875-----	4,817 29	
	<hr/>	\$571,473 60
Total amount in Treasury 30th April, 1875-----	<hr/>	<hr/>

*Receipts and Expenditures under the following heads, from 1st to 31st
May, 1875, inclusive:*

RECEIPTS.

American German National Bank, Paducah	\$450 00
Clerks	7,915 33
Covington and Lexington Turnpike Road	54,754 87
City of Louisville	2,209 50
Caverna National Bank	225 00
Enrolled Militia	3,544 32
First National Bank, Danville	675 00
German National Bank, Covington	1,125 00
German National Bank, Louisville	1,131 75
Insurance Bureau	87 00
Logan County National Bank	197 69
Logan County Bank	136 57
Louisville City National Bank	1,800 00
Lexington City National Bank	900 00
Maysville and Bracken County Turnpike Road	36 75
Mobile and Ohio Railroad	1,000 00
Miscellaneous receipts	565 01
Planters' National Bank, Louisville	1,575 00
Real estate	3,333 16
Sheriffs, 1872	442 44
Sheriffs, 1873	11,650 88
Sheriffs, 1874	63,400 26
Trustees Jury Fund	20 00
Tax on negro property	159 07
Tax on insurance companies	5,556 63
Amount to credit Revenue Department, 30th April, 1875	1,287,870 78
	<hr/>
	\$1,450,762 01

EXPENDITURES.

Attorneys	\$575 02
Auditor's Agent	125 00
Active Militia	1,549 25
Appropriations, December session, 1873	29 00
Attorney General's fees	200 00
Attorney General's Office	12 12
Auditor's Office	36 20
Conveyance of lunatics	424 38
Conveyance of convicts	1,638 15
Criminal prosecutions	8,309 06
Clerks' services	3,412 32
Clerks paid trustees	7,050 32
Commissioners of tax	17,294 58
	<hr/>
Amounts carried forward	\$40,665 40
	\$1,450,762 01

Amounts brought forward.....	\$40,665 40	\$1,450,762 01
Costs of suits	554 67	
Court of Appeals	6 25	
Distribution of Public Books.....	250 00	
Executive Mansion.....	211 30	
Expresses.....	21 84	
Governor and Secretary of State's Office.....	265 05	
Geological Survey	1,186 46	
Idiots	4,584 41	
Insurance Bureau.....	1,945 71	
Jailers	6,929 00	
Lunatics.....	3 33	
Money refunded	88 55	
Public buildings.....	376 00	
Public grounds.....	43 20	
Public Printer and Binder	167 98	
Paper for Public Printer.....	3,814 00	
Quarter-Master General's Office.....	62 32	
Revenue supervisors	264 00	
Rewards.....	550 00	
Remains of Governors Madison and Greenup	1,150 00	
Salaries	11,879 59	
Scalps.....	1,373 00	
Sheriffs paid trustees	3,937 38	
Sheriffs' revenue, 1873.....	4 42	
Sheriffs' revenue, 1874	3,007 89	
Secret Service Fund	15 00	
State Arsenal	408 00	
State House	151 40	
State Library	1,084 31	
Trustees Jury Fund	4,639 46	
Tax on incomes on U. S. bonds refunded.....	31 20	
Thirty-first Regiment Enrolled Militia	390 09	
		90,061 22
Amount to credit of Revenue Department 31st May, 1875.....	\$1,360,700 79	
Deduct deficit in Sinking Fund proper 31st May, 1875.....	32,827 56	
		\$1,327,873 23
Deduct deficit in School Fund proper 31st May, 1875	770,673 00	
		\$557,200 23
Deduct deficit in Negro School Fund 31st May, 1875	6,089 62	
		\$551,110 61
Total amount in Treasury 31st May, 1875.....		

*Receipts and Expenditures under the following heads, from 1st to 30th
June, 1875, inclusive :*

RECEIPTS.

Clerks.....	\$3,389 00
Central National Bank, Danville.....	900 00
Citizens' National Bank, Winchester.....	787 50
Clark County National Bank, Winchester.....	675 00
Enrolled Militia.....	3,220 77
Farmers' National Bank, Mt. Sterling.....	1,125 00
Insurance Bureau.....	114 50
Lands west Cumberland river.....	4 00
Miscellaneous receipts.....	997 46
Money refunded.....	26 00
Militia Fund.....	34 45
Merchants' National Bank, Louisville.....	1,666 67
Marion National Bank, Lebanon.....	675 00
Northern Bank of Kentucky.....	9,500 00
Sheriffs, 1873.....	10,902 29
Sheriffs, 1872.....	210 02
Sheriffs, 1874.....	83,402 88
Tax on negro property, 1872 and 1873.....	414 19
Tax on insurance companies.....	19,060 39
Third National Bank, Louisville.....	900 00
Amount to credit Revenue Department, 31st May, 1875.....	1,360,700 79
	<hr/>
	\$1,498,705 91

EXPENDITURES.

Attorneys.....	\$874 95
Active Militia.....	1,653 21
Auditor's Agent.....	3,176 21
Auditor's Office.....	25 85
Adjutant General's Office.....	20 00
Attorney General's Office.....	25 00
Back tax collector.....	24 68
Conveyance of lunatics.....	564 56
Conveyance of convicts.....	1,123 60
Costs of suits.....	3,016 90
Criminal prosecutions.....	16,111 71
Clerks' services.....	6,549 47
Commissioners of tax.....	23,439 34
Clerks paid trustees.....	1,457 54
Court of Appeals.....	225 13
Enrolled Militia.....	5 30
Expresses.....	5 54
Executive Mansion.....	5 90
Geological Survey.....	1,703 36

Amounts carried forward.....	\$60,008 25	\$1,498,705 91
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Amounts brought forward	\$60,008 25	\$1,498,705 91
Governor and Secretary of State's Office	94 53	
Insurance Bureau	985 06	
Idiots	4,352 96	
Jailers	8,917 64	
Public buildings	13 50	
Public Library	12 00	
Quarter-Master General's Office	59 45	
Revenue supervisors	2,191 00	
Rewards	400 00	
Salaries	12,297 73	
Scalps	1,846 00	
Sheriffs paid trustees	3,514 03	
Sheriffs' revenue, 1874	3,498 42	
Sheriffs' revenue, 1872	523 61	
State Arsenal	10 00	
State Library	31 70	
State Library Fund	4 50	
Secret Service Fund	100 00	
School Fund (Revenue Department)	704,563 22	
Sinking Fund (Revenue Department)	177,168 10	
Trustees Jury Fund	4,023 19	
Treasurer's Office	29 30	
		<hr/> 984,644 19
Amount to credit Revenue Department 30th June, 1875		\$514,061 72
Amount to credit Sinking Fund proper 30th June, 1875		144,340 54
		<hr/> \$658,402 26
Deficit in School Fund proper 30th June, 1875		70,577 40
		<hr/> \$587,824 86
Deficit in Negro School Fund 30th June, 1875		3,677 26
		<hr/> \$584,147 60
Total amount in Treasury 30th June, 1875		<hr/> <hr/>

Receipts and Expenditures under the following heads, from the 1st to 31st July, 1875, inclusive:

RECEIPTS.

Allen, Harbison & Co. (bankers).....	\$100 00
Bank of Kentucky.....	8,262 50
Bank of Louisville.....	5,338 50
Bank of Maysville.....	371 50
Bank of Hopkinsville.....	1,250 00
Bank of Trenton.....	146 50
Board of Internal Improvement of Shelby county.....	477 59
Board of Internal Improvement of Lincoln county.....	863 85
Breckinridge Bank, Cloverport.....	180 50
Bardstown and Louisville Turnpike Road.....	2,500 00
Campbell Turnpike Road Company.....	300 00
Covington and Lexington Turnpike Road.....	2,607 37
Deposit Bank, Paris.....	512 00
Deposit Bank, Carlisle.....	385 00
Deposit Bank, Frankfort.....	387 00
Deposit Bank, Owensboro.....	500 00
Deposit Bank, Eminence.....	485 00
Danville, Lancaster, and Nicholasville Turnpike Road.....	2,270 16
Escheats.....	35 80
Enrolled Militia.....	3,031 01
Farmers' and Traders' Bank, Shelbyville.....	508 38
Frankfort and Lawrenceburg Turnpike Road.....	54 36
Franklin Bank (Louisville).....	50 00
Georgetown and Dry Ridge Turnpike Road.....	841 46
Insurance Bureau.....	29 00
Lebanon, Springfield, and New Market Turnpike Road.....	245 74
Louisville and Stroud City Coal Company.....	9 45
Louisville Agricultural Works.....	184 52
Louisville Soap Manufacturing Company.....	14 59
Kentucky National Bank, Louisville.....	2,250 00
Miscellaneous receipts.....	8,479 85
Mt. Sterling National Bank.....	225 00
National Southern Kentucky Bank, Bowling Green.....	225 00
People's Bank, Louisville.....	1,500 00
Planters' Bank, Owensboro.....	688 50
Pearce, Wallingford & Co. (bankers), Maysville.....	1,300 00
Real estate.....	510 13
Richmond and Lexington Turnpike Road.....	1,595 28
Sheriffs, 1873.....	10,729 21
Sheriffs, 1874.....	22,644 56
Tax on insurance companies.....	1,477 41
Tax on negro property.....	113 70
Trustees Jury Fund.....	978 00

Amount carried forward \$84,658 42

Amount brought forward	\$84,658 42
Tate's Creek Turnpike Road	62 83
Wells, Mitchell & Co. (bankers)	375 00
War Claims	58,557 16
Western Bank, Louisville	1,250 00
Amount to credit Revenue Department 30th June, 1875	514,061 72
	<hr/>
	\$658,965 13

EXPENDITURES.

Attorneys	\$500 21
Active Militia	1,114 07
Attorney General's fees	200 00
Appropriations December session, 1873	2,000 00
Auditor's Office	489 15
American Printing House for the Blind	2,000 00
Blind Asylum	2,380 00
Conveyance of convicts	696 87
Conveyance of lunatics	554 76
Costs of suits	1,676 35
Criminal prosecutions	12,957 43
Clerks' services	13,262 36
Commissioners of tax	13,887 35
Central Kentucky Lunatic Asylum	15,003 00
Court of Appeals	247 50
Deaf and Dumb Asylum	3,701 65
Distribution of public books	800 00
Executive Mansion	6 40
First Kentucky Lunatic Asylum	25,644 50
Institution for Feeble-Minded and Imbecile Children	5,877 18
Frankfort Cemetery	50 00
Geological Survey	1,765 06
Governor and Secretary of State's Office	696 35
Idiots	3,743 75
Insurance Bureau	963 50
Jailers	11,218 75
Land Office	40 95
Louisville Court-house Commissioners	493 89
Money refunded	43 33
Public Library	4 75
Public Printer and Binder	124 22
Public buildings	6 00
Public grounds	31 20
Paper for Public Printer	537 90
Quarter-Master General's Office	132 43
Revenue supervisors	1,779 00
Rockcastle river	213 40

Amounts carried forward	\$124,843 26	\$658,965 13
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Amounts brought forward-----	\$124,843 26	\$658,965 13
Revenue agent-----	795 00	
Sheriffs paid trustees-----	260 88	
Sheriffs' revenue, 1874-----	2,901 22	
Salaries-----	11,725 91	
Scalps-----	1,477 50	
Stationery for public use-----	961 15	
State Arsenal-----	12 75	
State House-----	23 95	
State Library-----	42 68	
Second Kentucky Lunatic Asylum-----	15,746 15	
Trustees Jury Fund-----	1,239 55	
Treasurer's Office-----	74 80	
Thirty first Regiment Enrolled Militia-----	201 73	
War Claims-----	2,927 85	
		163,234 38
Amount to credit Revenue Department 31st July, 1875-----		\$495,730 75
Amount to credit Sinking Fund proper 31st July, 1875-----		161,741 54
		\$650,472 29
Deduct deficit in School Fund proper 31st July, 1875-----		102,597 05
		\$557,875 24
Deduct deficit in Negro School Fund 31st July, 1875-----		527 47
		\$557,347 77
Total amount in Treasury 31st July, 1875-----		

Receipts and Expenditures under the following heads, from 1st to 31st August, 1875, inclusive:

RECEIPTS.

Beargrass Railway Company	\$57 63
Clerks	230 38
City of Lexington	177 30
Covington and Cincinnati Bridge Company	2,250 00
Enrolled Militia	637 63
Escheats	286 00
Exchange and Deposit Bank, Owingsville	150 00
Exchange Bank, Sharpsburg	128 55
Exchange Bank of Kentucky, Mt. Sterling	125 00
Georgetown and Dry Ridge Turnpike Road	11 85
German Bank, Louisville	870 00
Frankfort Bridge Company	35 77
Henderson Building and Loan Association	51 79
Insurance Bureau	26 00
Iron Hill Furnace and Mining Company	629 11
Louisville Turnpike Road	288 00
Lexington and Big Sandy Railroad Company (Eastern Division)	1,800 00
Louisville Insurance Company	500 00
Miscellaneous receipts	42 21
Money refunded	10,089 15
Morgan County Trade Association	19 68
Nelson County Agricultural Association	30 19
Ohio Falls Oak Leather Company	195 30
Sheriffs of 1873	2,808 44
Sheriffs of 1874	25,698 82
Sheriffs of 1875	1,346 23
Trustees Jury Fund	634 41
Tax on negro property	675 30
Tax on insurance companies	19 05
Teutonia Real Estate and Building Association	227 25
Warsaw Deposit Bank	34 50
Western Financial Corporation	4,000 00
Amount to credit Revenue Department 31st July, 1875	495,730 75

\$549,806 29

EXPENDITURES.

Attorneys	\$1,052 77	
Appropriations, December session, 1871	250 00	
Appropriations, December session, 1873	5 00	
Active Militia	1,359 05	
Adjutant General's Office	7 50	
Attorney General's Office	7 50	
Auditor's Office	3,320 12	
Amounts carried forward	\$6,001 94	\$549,806 29

Amounts brought forward	\$6,001 94	\$549,806 29
Conveyance of convicts	1,278 55	
Conveyance of lunatics	555 72	
Criminal prosecutions	6,860 78	
Costs of suits	422 35	
Clerks' services	3,845 61	
Commissioners of tax	1,277 32	
Clerks paid trustees	183 94	
Constitutional Convention	1,241 07	
Court of Appeals	13 50	
Deaf and Dumb Asylum	3,725 00	
Executive Mansion	45 15	
Geological Survey	1,419 54	
Governor and Secretary of State's Office	340 13	
Idiots	1,341 87	
Insurance Bureau	965 29	
Jailers	3,365 85	
Land Office	118 80	
Old Bank of Kentucky	11 94	
Public grounds	4 00	
Public Printer and Binder	1,518 92	
Public buildings	93 00	
Quarter-Master General's Office	71 00	
Revenue Supervisors	368 00	
Rewards	200 00	
Salaries	13,817 19	
Scalps	706 50	
Sheriffs paid trustees	1,499 80	
Sheriffs' revenue, 1872	592 82	
Secret Service Fund	81 15	
State House	990 48	
State Arsenal	382 00	
State Library	57 50	
State Library Fund	52 99	
Superintendent of Public Instruction's Office	7 50	
Trustees Jury Fund	462 06	
Treasurer's Office	10 30	
		53,929 56
Amount to credit Revenue Department 31st August, 1875		\$495,876 73
Amount to credit Sinking Fund proper 31st August, 1875		114,132 90
		\$610,009 63
Deduct deficit in School Fund proper 31st August, 1875		47,587 47
		\$562,422 16
Deduct deficit in Negro School Fund 31st August, 1875		710 20
		\$561,711 96
Total amount in Treasury 31st August, 1875		

*Receipts and Expenditures under the following heads, from 1st to 30th
September, 1875, inclusive :*

RECEIPTS.

Beargrass Railway Company -----	\$60 53
Board Internal Improvement, Anderson county -----	447 38
Branch Bank of Kentucky -----	3,880 94
City of Henderson -----	219 27
Carrollton and Eagle Creek Turnpike Road -----	25 20
Clerks -----	217 75
Diamond Coal Company -----	25 04
Enrolled Militia -----	346 99
Farmers' Bank of Kentucky -----	3,880 94
German Gymnastic Association, Louisville -----	33 48
Insurance Bureau -----	12 00
Kentucky Central Railroad Company -----	6,026 79
Kentucky Iron, Coal, and Manufacturing Company -----	659 48
Louisville Water Company -----	2,070 00
Louisville and Taylorsville Turnpike Road -----	127 68
Louisville Transfer Company -----	58 91
Lexington and Georgetown Turnpike Road -----	1,661 00
Miscellaneous receipts -----	3,391 29
Mechanics' Co-operative Building Association, Louisville -----	22 88
Maysville and Lexington Railroad Company (Southern Division) -----	1,710 00
Nelson County Agricultural Association -----	13 50
Newport and Dayton Street Railroad Company -----	41 72
Real estate -----	105 75
Row's Mill Turnpike Road -----	168 18
Simpson County Agricultural and Mechanical Association -----	15 75
Sheriffs, 1865 -----	1,963 97
Sheriffs, 1873 -----	5,595 15
Sheriffs, 1874 -----	10,249 06
Sheriffs, 1875 -----	13,550 91
Trustees Jury Fund -----	423 48
Amount to credit Revenue Department 31st August, 1875 -----	495,876 73

\$552,881 75

EXPENDITURES.

Attorneys -----	\$541 69
Active Militia -----	185 00
Adjutant General's Office -----	24 09
Auditor's Office -----	2,089 15
Attorney General's fees -----	500 00
Attorney General's Office -----	20 00
Conveyance of convicts -----	2,712 95
Conveyance of lunatics -----	268 20
Criminal prosecutions -----	6,535 54

Amounts carried forward -----	\$12,876 62	\$552,881 75
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Amounts brought forward	\$12,876 62	\$552,881 75
Clerks' services	5,827 48	
Constitutional Convention	159 00	
Commissioners of tax	652 99	
Court of Appeals	190 80	
Executive Mansion	1,325 97	
Governor and Secretary of State's Office	308 40	
Idiots	2,565 38	
Insurance Bureau	611 67	
Jailers	12,262 85	
Lunatics	13 86	
Money refunded	4 32	
Public Printer and Binder	79 75	
Public grounds	20 00	
Public buildings	227 90	
Public Library	818 50	
Paper for Public Printer	1,550 00	
Quarter-Master General's Office	85 50	
Revenue supervisors	346 00	
Revenue agents	68 99	
Register of Land Office	68 75	
Rewards	1,400 00	
Salaries	14,102 20	
Sheriffs paid trustees	722 41	
Sheriffs' revenue, 1874	803 36	
Scalps	629 00	
State Library	63 89	
State Arsenal	275 12	
State House	268 00	
Stationery for public use	919 10	
Trustees Jury Fund	193 47	
Treasurer's Office	3 60	
Tax on income on United States bonds refunded	91 59	
		59,536 47
Amount to credit Revenue Department 30th September, 1875		\$493,345 28
Amount to credit Sinking Fund proper 30th September, 1875		114,045 40
		\$607,390 68
Deduct deficit in School Fund proper 30th September, 1875		33,299 09
		\$574,091 59
Deduct deficit in Negro School Fund 30th September, 1875		370 37
		\$573,721 22
Total amount in Treasury 30th September, 1875		

Receipts and Expenditures under the following heads, from 1st to 10th October, 1875, inclusive :

RECEIPTS.

Clerks	\$138 72
Citizens' Market Company, Louisville	111 03
City of Richmond	250 00
German Washington Mutual Fire Insurance Association	89 23
Kentucky and Louisville Mutual Insurance Company	25 77
Kenton Insurance Company	750 00
Louisville German Mutual Fire Insurance Association	36 21
Louisville City Railway Company	2,524 12
Louisville Commercial Company	3 38
Miscellaneous receipts	136 77
Muhlenburg Mining Company	13 50
Newport Street Railroad Company	88 20
Newport and Cincinnati Bridge Company	762 15
Rendler Coal Company	135 00
Sheriffs of 1873	1,179 00
Sheriffs of 1874	869 92
Sheriffs of 1875	81,862 34
Star Mining and Manufacturing Company	73 13
Western Insurance Company	500 00
Western Union Telegraph Company	1,495 50
Amount to credit Revenue Department 30th September, 1875	493,345 28

\$584,389 25

EXPENDITURES.

Attorneys	\$345 41
Active Militia	20 00
Auditor's Office	574 43
Conveyance of convicts	554 60
Conveyance of lunatics	147 06
Criminal prosecutions	1,088 50
Clerks' services	557 00
Commissioners of tax	196 63
Central Kentucky Lunatic Asylum	17,210 00
Court of Appeals	180 00
Expresses	63 50
Executive Mansion	785 42
First Kentucky Lunatic Asylum	24,629 50
Geological Survey	917 83
Governor and Secretary of State's Office	101 75
Interment of O'Hara, Fry, and others	825 00
Idiots	750 00
Institution for Feeble-minded and Imbecile Children	5,825 00
Insurance Bureau	333 33

Amounts carried forward

\$55,104 96

\$584,389 25

Amounts brought forward	\$55,104 96	\$584,389 25
Jailers	968 00	
Money refunded	80 18	
Public buildings	211 25	
Quarter-Master General's Office	53 65	
Revenue supervisors	48 00	
Rewards	500 00	
Register of the Land Office	68 35	
Sheriffs paid trustees	581 87	
Salaries	6,432 43	
Scalps	95 00	
State Library	31 00	
Trustees Jury Fund	756 33	
		<hr/> 64,931 02
Amount to credit Revenue Department 10th October, 1875		\$519,458 23
Amount to credit Sinking Fund proper 10th October, 1875		114,045 40
		<hr/> \$633,503 63
Deduct deficit in School Fund proper 10th October, 1875		33,782 70
		<hr/> \$599,720 93
Deduct deficit in Negro School Fund 10th October, 1875		390 46
		<hr/> \$599,330 47
Total amount in Treasury 10th October, 1875		<hr/> <hr/>

Legislative Document No. 5.

AUDITOR'S FIRST ANNUAL REPORT

RELATING TO THE REGISTRY AND RETURNS OF

BIRTHS, MARRIAGES, AND DEATHS

IN THE

STATE OF KENTUCKY,

FROM JANUARY 1ST, 1874, TO DECEMBER 31ST, 1874.

TABULATED BY

L. D. HOLLOWAY, CLERK IN AUDITOR'S OFFICE.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:

PRINTED AT THE KENTUCKY YEOMAN OFFICE.

JAMES A. HODGES, PUBLIC PRINTER.

1876.

AUDITOR'S OFFICE, FRANKFORT, KY.

To the General Assembly:

In obedience to the provisions of an act, approved January 31, 1874, entitled "An act to provide for the registration of marriages, births, and deaths," I have the honor to lay before you my first report made under said act. I trust it will be received with many allowances for its imperfections and errors, if any should be detected. Without any experience in such matters, and without any educational training to fit my clerk, Capt. Holloway, or myself, for the discharge of such a duty, and without any authority to employ any outside assistance, we have done the best we could to make our work as correct and as complete as possible.

It is due to Capt. Holloway that I should state that he is entitled to the chief credit for the preparation of this report; and the work has been done without any outside assistance whatever, and the most of it outside of regular office hours. He kept up his work in his department of my office, and at the same time, by extra and extraordinary labor, succeeded in preparing the tabulated statements submitted in this report. For this herculean labor performed by him he has not received one cent of compensation.

When the act of 1851-'52, on the subject of births, marriages, and deaths was in force, the Auditor then in office employed one of the first medical men in the State, Dr. Wm. L. Sutton, deceased, and two extra clerks, to have prepared the Registration Report made by him, and for which extra labor the Legislature appropriated fourteen and fifteen hundred dollars per year. Mr. Holloway has done the work of all three of the gentlemen mentioned, and that, too, without one cent of compensation for that particular labor. I therefore respectfully recommend and urge on your honorable body, as an act of sheer justice, that you appropriate to Capt. Holloway five hundred dollars for his extra and remarkable labor in the preparation of this report.

I am, with great respect,

Your humble servant,

D. HOWARD SMITH, *Auditor.*

REMARKS ON REGISTRATION.

By reference to the acts of the General Assembly of 1873-4, pages 13 and 14, it will be seen, that "An act to provide for the registration of births, deaths, and marriages" was passed and approved January 31st, 1874. Said act provides that the Auditor shall have prepared suitable blanks, with proper headings, and distributed at the same time the blanks for assessors are sent out to each county clerk in the Commonwealth. Said act provides that each assessor shall, at the time he takes the list of taxable property in his county, take the lists of births, deaths, and marriages, and return the same to the county clerk at the same time he returns his list of taxable property. It also provides that the county clerk shall copy said list, and return a copy to the Auditor with the lists of taxable property, and that from these lists so returned the Auditor shall make tabular statements, showing in condensed form the information required to be preserved, keeping the statistics of each county separate, and to cause five hundred (500) copies of the same to be printed in pamphlet form, on or before the 1st day of January in every year; to transmit not more than five nor less than two copies to each county court clerk's office in the Commonwealth, &c.

As the act was passed and approved after the assessors' blanks were sent out for 1874, the lists of births, marriages, and deaths could not be taken for 1873, and the present report, taken by the assessors in 1875, is the lists of births, marriages, and deaths for 1874. The assessor, in order to do his duty according to the act, must be governed by the headings on the several blanks; and the Auditor, in preparing these headings, must scrutinize closely the act in order to arrive at the information desired to be obtained. In order that it may be seen that the headings on the blanks are in strict conformity with the language of the act, I give the headings of the different blanks sent out, that any one who may desire so to do can compare the headings with the law, and be satisfied that it is no more nor less than the act requires. In the first place I give the heading of the blank for deaths, which is as follows: name of deceased; color; sex; condition, single, married, or widowed; occupation; date of death; cause of death; place of birth; residence; place of death; names of parents; birth-place of father; birth-place of mother; remarks.

Next the heading of the blank for births, which is: date of birth; name of child; sex; born alive or dead; place of birth; name of father of child; maiden name of mother of child; color; birth-place of father; birth-place of mother; residence of parents; remarks.

And last, the heading of the marriage blank, which is: date of marriage; groom's name; his residence; his age; number of his marriage; his occupation; place of birth of groom; birth-place of groom's father; birth-place of groom's mother; bride's name; her residence; her age; number of her marriage; place of birth of bride; birth-place of her father; birth-place of her mother; place of marriage; remarks.

Assuming that our headings are strictly correct, we can, at a glance, comprehend the vast amount of labor imposed upon the Auditor in requiring him to make tabular statements of all the information required to be obtained by this act. The tabular statements of this information have been completed after months of constant labor, with the patience wrecked and the vision almost destroyed of the clerk who had the honor to perform the labor.

In my research for the proper forms of these tables, I have adopted the forms made by Dr. Wm. L. Sutton, deceased, in his report for the year 1854, which will be found in the Legislative Documents of 1855-'6, which is the last report I have found of the registration of births, deaths, and marriages, although a report in 1859 was made by Dr. Bemiss; but I have not found it in the documents; and knowing Dr. Sutton's ability to perform such a work correctly, and that for this report of 1854, which was turned over to him by the Auditor in consequence of his ability and the want of a sufficient clerical force in the Auditor's office to perform the labor necessary to give the information desired, the Legislature regarded the work of so much importance, and the labor so arduous, as to make a handsome appropriation to compensate him for the faithful discharge of so important a duty.

I feel safe in saying that the report here made may be relied on as being strictly correct in every particular: that is to say, it is correct so far as the same is in being within strict accordance with the returns made to this office, except in this particular: the classification and names of diseases, which Dr. Sutton used in 1854, have been adopted in these tables, and twenty years doubtless has brought about some changes in the names of diseases; and the clerk who prepared these tables may in some few instances have placed some few of the diseases under the wrong class, not being a physician; but these errors, if any, will be so few that the results and ends sought to be obtained will not be affected.

Physicians will readily understand the meaning of these classifications and names, although they may have new or different names now; and the masses will doubtless understand them better. In short, not being a doctor, nor having any clerks who were, I was compelled almost to require my clerk who had charge of this work to quit his regular work and take up medical books and qualify himself for the task; and with the aid of Dr. Sutton's report, and the information imparted to him by Dr. B. F. Duvall, of Frankfort, on classification, and the different organs of the human system, I am satisfied that the duty imposed on me by the above act has been performed faithfully, and that my report will compare favorably with Dr. Sutton's in every particular.

I am satisfied that the Legislature, when they passed this act and imposed this duty upon the Auditor, had no idea of the magnitude of the work to be done; and I would gladly have made a much shorter work of it if I could have seen in any way I could comply with the law and the suspicion which a worthless report might create, to-wit: a disposition to shirk from the work, and want of ability to perform it correctly. If this work is worth doing at all, it is worth doing well by all who have any thing to do with it—assessors, county clerks, ministers, physicians, midwives, Auditor, or whoever may be directed by the Legislature to make out these tables.

Out of the 116 counties in the State I have reports from 96 counties, leaving 20 counties who have not reported, and which appear in these tables blank. In the 96 counties reported, many of them are doubtless only partial returns, and only embrace some of the precincts in the county—Mason, Owen, and others, for instance.

The twenty counties from which no reports have been returned are Barren, Bath, Boyd, Boyle, Bracken, Campbell, Carroll, Carter, Christian, Clinton, Fayette, Harlan, Harrison, Jefferson, Lewis, Lincoln, Livingston, McLean, Nicholas, and Perry. All of the county clerks of these twenty counties have been written to on the subject, and all who have answered report that the assessors have made no returns, consequently they could not copy and send reports. The blanks were all sent with the assessors' blanks, and the fault is either with the clerk in not distributing the blanks, or the neglect of the assessor to use them when furnished.

A change in the law requiring the Auditor to withhold the pay of the assessor until these reports were taken and forwarded, and to withhold the pay of the clerk for copying assessors' books until these lists were

copied and returned, would insure the prompt return from every county in the State—a thing absolutely necessary in order to furnish the true statistics on these subjects.

In making up these tables, the population of the several counties have been taken from the U. S census for 1870, as that is the only means of ascertaining the population. I have appended to each table an explanation of how the same is to be read, with such remarks as the table suggests.

As the blanks for 1876 have been sent out, and the assessors will commence their work 10th January, if any changes in the law on registration is made, or the manner of tabulating the information changed, it should be done at once, and the assessors notified before they commence taking the lists.

WHITE.—*Remarks in explanation of Table No. 1 (A).*

This Table is valuable, not only so far as the counties are concerned, but for the statistics which it furnishes in the entire State. The first column gives the population of each county, and the entire summing up gives the population (white) of the State. The next column gives the number of births in each county, and the total footing of this column gives the total births (white) in the State. The next gives the males born in each county, and the next the females, and the next the proportion of births to the population in each county. The next gives the number of marriages in each county, and the next the proportion of marriages to the population. The next gives the number of deaths in each county; the next the number of males; the next the number of females; the next the proportion of deaths to the population; and the last the average age at death in the several counties. None but whites are included in the columns of this table. This table, being substantially the foundation of all the other tables, is a reason why the returns made by assessors should be full and complete, in order that the calculations be correct. For illustration: if there were 306 births actually in Adair county in place of 206, the number reported, then the proportion of births to the population in that county would be very different; and the same in deaths and marriages. In the general recapitulation of this table the entire number of whites and blacks born, and those dying, are included. In making the calculations for the general average of the ages at death, and the proportion of births and marriages and deaths to the entire population of the State, the population of those counties who failed to report has been deducted. In ascertaining the results of this

table, nine separate examinations of the returns from 96 counties had to be made, and 384 calculations by the rule of proportion, exclusive of the additions made to arrive at the totals. This table, to be understood easily, should be read thus as to counties: Adair county, population 11,065, for 1874 had 206 births; 96 of these were males and 110 females, which is one birth to every 53.71 of the population. There were 107 marriages, which is one marriage to every 103.41 of the population. There were 54 deaths—25 males and 29 females—which is one death to every 204.90 of the population; and the average at death of these 54 was 23.77 years. All the other counties, read in the same way, make the table simple and interesting to all classes of persons who take any interest in the statistics of his county and State. The total footings will be read thus: in the entire State, 96 counties reporting, the population is 980,465. Whole number of births, 17,096—8,874 males and 8,222 females—which is one birth to every 57.35 of the population. There were 5,231 marriages—one marriage to every 187.43 of the population; 5,176 deaths—2,513 males and 2,663 females—which is one death to every 189.42 of the population; and the average at death 22.32 years. The general recapitulation of whites and blacks is: total white births, 17,096; total black births, 1,713; total white and black births, 18,809; total white deaths, 5,176; total black deaths, 623; total deaths, white and black, 5,799. We have an excess of births over deaths in the whites of 11,920, and in the blacks of 1,090—more births than deaths—and white and black together, the excess of births over deaths is 13,010.

BLACKS.—Remarks in explanation of Table No. 1 (B).

This Table is the only table made separate from the whites, and includes all the births and deaths among the colored population. No report of marriages was returned by the counties, except in two or three instances—not enough to include in this report. This table is read in the same manner as No. 1—marriages being left out. The column next to the last gives the proportion of births to the entire white and black population, and the last column the proportion of deaths to the entire white and black population. This table required six separate examinations of the reports of 96 counties, and 430 calculations by proportion. It will be noticed that the population of Martin county is left out of both tables. The census of 1870 was taken before the county was formed, and consequently the proportion in that county is not embraced in either the white or black table.

WHITES AND BLACKS—No. 2.

This Table is read thus: Adair county had 228 births; 15 births in January—6 males and 9 females; 22 births in February—10 males and 12 females; and so across the table to December. All the births that have no date are in the column "*unknown*." The total footings are read in the same way—they representing the totals in the State. It will be seen that the largest number of births is in December and the smallest in May:—543 births had no date given—forgetful mothers or careless assessors.

WHITES AND BLACKS—No. 3.

This Table exhibits the twin births in the several counties, the month in which born, and the sex, and is read thus by counties: Adair county had 8 children born which were twins—4 in July—2 males and 2 females; 2 in August, both females; 2 in November—1 male and 1 female. Read the totals in the same manner. They apply to the number in the State;—333 children born in 1874 who are twins and one birth of triplets.

WHITES AND BLACKS—No. 4.

This Table shows the number of children born dead in the several counties, the month when born, and the sex, and is read in the same manner as Table 3—thus: Adair county reports 3 children born dead—1 in February, a male; 1 in August, a male; 1 in December, a male:—500 children born dead in 1874.

WHITES—No. 5.

This Table is read thus: Adair county had 107 marriages—14 in January, 7 in February, and so on to December. Greatest number in December (preparing for Christmas, I suppose); the smallest number in June.

WHITES—No. 6.

This Table explains itself; and in the Table F, grand totals, the recapitulation is made and the nativity given.

WHITES AND BLACKS—No. 7.

This Table is read same as No. 2—using the word deaths in place of births:—275 deaths no date given.

WHITES AND BLACKS—No. 8.

This Table is valuable to physicians and insurance men, and is read thus: Adair county had 57 deaths in 1874; 12 died under 1 year old—6 males and 6 females; 6 died between 1 and 5—3 males and 3 females; 2 between 5 and 10—1 male and 1 female; none between 10 and 15; 6

between 15 and 20—1 male and 5 females; 5 between 20 and 30—2 males and 3 females; 6 between 30 and 40—2 males and 4 females; 7 between 40 and 50—4 males and 3 females; 2 between 50 and 60—2 females; 5 between 60 and 70—2 males and 3 females; 1 between 70 and 80—1 male; 2, 80 and over—1 male and 1 female; and 3 whose ages are not reported. Read the totals and apply them to the entire State in the same way:—421 deaths whose ages are not reported. It will be seen that the largest number of deaths was under 1 year of age.

WHITES AND BLACKS—No. 9.

This Table will be of more interest perhaps than all others, from the fact that it gives the color, sex, month, age, and cause of death, alphabetically arranged by counties. The first column is the color and the second the sex. W. M. will be read white male; W. F. white female; B. M. black male; B. F. black female. Read this table thus: Adair county, causes of death: burns and scalds, white male, in October, under 5 years of age; and in this way read all the other counties. This table is the most difficult of all, and the greatest care possible must be taken in the thousands of examinations necessary to arrive at the facts and figures, or when the sheets are added you will find them either out of balance themselves or out with other tables with which they must balance. The table is so large made in this way—and it is the only way of furnishing the facts to be of benefit—that a slight error necessitates days and nights of search to correct it. I have not now the patience to enumerate the number of examinations of the return of deaths furnished by the 96 counties reporting which had to be made. This table will show 4,522 deaths from causes stated, leaving 1,277 deaths in the State where no cause was stated. The total footings of this table, as before stated, exhibit 4,522 deaths from specified causes. Of 156 of these, the months in which they died is not given; 185 the age is not given at which they died. Total white males from specified causes, 1,942; white females, 2,103; black males, 201; black females, 276.

WHITES AND BLACKS—No. 10.

This Table is very difficult for one who is not a physician; but I think it is substantially correct. This classifies diseases; and the 4,522 deaths from specified causes, in Table 9, are here classified in 12 classes. The total footings show 5,799 deaths in the State; 1,277 of these died from unknown causes, and the remainder of some disease embraced in some one of the 12 classes. This table will be more fully explained by reading the explanation to Table 10 (B). I will simply give the man-

ner of reading this table, which is thus: Adair county, 13 deaths under class 1, zymotics; 2 deaths from class 2; and so on to No. 12; 8 from unknown causes; all of which being summed up, makes the number of deaths, as stated in the 1st table, 57; all other counties in the same manner, and the total footings in same way; the totals being for the State.

WHITES AND BLACKS—No. 10 (B).

This Table concludes, in my judgment, all the information that the law requires to be tabulated. Table 10 classified the diseases. This table gives the different diseases which constitute or belong to the different classes; and Table 9, the big table, gives them alphabetically arranged by counties. It will be seen in this table the diseases that make up class 1, or zymotics; the diseases that make up class 2, or uncertain seat; and so on through the 12 classes. This table must be read thus: in the entire State, beginning with Adair county, and running through all the tables to Woodford county, there were 16 deaths from cholera; and as there were 4,522 deaths in the State from causes specified, these 16 deaths from cholera is .35 of one per cent. of the whole number. Read all the other diseases in this class upon the same principle: for instance, what per cent. of these 4,522 deaths was from fever, and you have the answer in the per cent. column opposite fever—10.06 per cent. Then read the totals of each class thus: 1,273 deaths from zymotic causes, which is 28.15 per cent. of the 4,522 who died from zymotic causes, or diseases of which class 1 is composed. Read through all these 12 classes in this way, and the table is easy; useful, but troublesome and tedious to construct and balance. The recapitulation of the per centage proves the correctness of the calculations. One hundred and seven calculations were necessary to arrive at the per centage which the number dying from each disease bore to the whole number dying from specified causes. I deem further explanations and remarks unnecessary to a proper understanding of these tables.

(A) TABLE I.—WHITES.

Exhibiting the number of Births, Marriages, and Deaths among the white population, returned from each county, with their proportion to the white population, and the average age at death.

COUNTIES.	White population.	BIRTHS.			MARRIAGES.			DEATHS.		
		Whole number.	Sex.		Returned by assessor.	One in population.	Whole number.	Sex.		One in population.
			Male.	Female.				Male.	Female.	
Adair	11,065	206	96	110	107	103.41	54	25	29	204.90
Allen	10,296	112	44	68	14	733.42	23	12	11	447.65
Anderson	5,449	172	92	80	69	78.97	76	35	41	71.69
Ballard	12,576	146	78	68	25	503.04	33	15	18	381.09
Barren	17,780									
Bath	10,145									
Bell	3,731	91	49	42	16	233.18	10	7	3	373.10
Boone	10,696	159	73	86	29	369.17	59	27	22	181.29
Bourbon	14,863	145	71	74	69	215.40	61	35	26	243.65
Boyd	8,573									
Boyle	9,515									
Bracken	11,409									
Breathitt	5,672	130	62	68	39	145.43	41	18	23	138.34
Breckinridge	13,440	77	44	33	17	790.82	16	11	5	840.00
Bullitt	7,781	21	13	8		370.52	7	6	1	1,111.55
Butler	9,404	249	116	133	40	235.10	76	33	43	123.73
Caldwell	10,826	97	50	47	11	984.18	35	14	21	309.31
Calloway	9,410	284	146	138	94	100.10	84	37	47	112.02
Campbell	27,406									
Carroll	6,189									
Carter	7,509									
Casey	8,884	326	172	154	74	120.05	89	42	47	99.82
Christian	23,227									

(A) TABLE I.—WHITES—Continued.

COUNTIES.	White population	BIRTHS.			MARRIAGES.			DEATHS.			
		Whole number.	Sex.		Returned by assessor.	One in population.	Whole number.	Sex.		One in population.	Average age at death.
			Male.	Female.				Male.	Female.		
Black	10,882	119	58	61	50	217.64	34	21	13	320.05	28.37
Clay	8,297	263	122	141	65	127.64	32	12	20	259.28	22.81
Clinton	6,497										
Crittenden	9,381	258	134	124	45	208.46	115	66	49	81.58	14.81
Cumberland	7,690	172	89	83	33	233.03	65	33	32	118.30	14.00
Daviess	20,714	252	127	125	60	345.23	140	67	73	147.96	15.19
Edmonson	4,459	136	73	63	49	91.00	51	24	27	87.41	19.05
Elliott	4,433	243	114	129	25	177.32	35	15	20	126.65	20.20
Estill	9,198	75	39	36	22	416.09	26	11	15	353.76	21.57
Fayette	26,656										
Fleming	13,398	207	99	108	44	304.50	68	35	32	197.03	11.14
Floyd	7,877	218	123	95	42	187.55	61	28	33	129.13	17.51
Franklin	15,300	225	128	97	61	250.82	80	37	43	191.25	22.17
Fulton	6,161	229	120	99	65	94.78	84	35	49	73.34	20.47
Gallatin	5,074	38	21	17	11	461.27	13	5	8	390.30	21.46
Garrard	10,376	203	92	111	77	134.75	76	33	43	136.52	25.98
Grant	9,529	41	25	16	6	1588.16	14	9	5	680.64	11.71
Graves	19,398	603	329	274	151	128.46	191	93	98	101.56	18.10
Grayson	11,580	263	130	133	77	159.38	82	41	41	141.21	13.80
Green	9,379	168	74	94	102	91.95	39	23	16	240.48	25.61
Greenup	11,463	108	60	48	37	201.14	49	19	30	233.93	21.59
Hancock	6,591	46	24	22	7	941.57	7	5	2	941.57	28.14
Hardin	15,705	178	95	83			9	6	3	1745.00	32.33
Harlan	4,415										
Harrison	12,993										
Hart	13,687	375	177	198	79	195.52	98	38	60	139.66	18.66

Henderson	18,457	253	131	122	72.95	240	76.90	57	24	33	323.81	24.89
Henry	11,066	218	103	115	50.70	46	240.56	57	25	52	194.14	24.87
Hickman	8,453	170	95	75	49.72	66	128.07	98	50	48	86.25	16.23
Hopkins	13,827	449	217	232	30.79	93	149.14	97	46	51	142.54	12.08
Jackson	4,547	144	78	66	31.57	36	126.30	28	13	15	162.39	13.96
Jefferson	118,953											
Jessamine	8,638	72	42	30	119.97	19	454.63	25	14	11	345.52	29.48
Johnson	7,494	266	126	140	28.17	78	96.07	62	22	40	120.87	15.69
Kenton	36,096	119	61	58	303.33	36	1002.66	58	33	25	622.34	18.89
Knox	8,294	262	138	124	31.65	106	78.24	90	42	48	92.15	18.15
Laure	8,235	124	62	62	66.40	101	81.53	27	15	12	305.00	25.81
Laurel	6,016	110	58	52	51.01	93	64.68	11	5	6	546.90	15.36
Lawrence	8,497	291	163	128	29.20	47	180.78	78	31	47	108.93	16.78
Lee	3,055	86	49	37	35.52	14	218.20	22	16	6	138.86	20.32
Letcher	4,608	164	96	68	28.03	35	131.65	37	21	16	124.54	16.30
Lewis	9,115											
Lincoln	10,947											
Livingston	8,200											
Logan	20,429	236	126	110	86.56	100	204.29	86	51	35	237.54	30.35
Lyon	6,233	132	73	59	47.22	38	164.02	46	18	28	135.50	25.85
Madison	19,543	297	132	165	65.80	168	116.33	45	23	22	434.29	26.44
Magoffin	4,694	66	45	21	70.97	13	360.30	12	9	3	390.33	36.41
Marion	12,838	115	65	50	111.63	82	156.56	24	9	15	534.91	16.33
Marshall	9,455	358	194	164	26.41	98	96.47	201	113	88	47.04	17.06
Martin		56	27	29		19		13	6	7		30.76
Mason	18,126	78	42	36	232.38	31	584.71	30	18	12	604.20	30.76
McCracken	13,988	156	73	83	89.67	52	269.00	74	36	38	189.03	26.20
McLean	7,614											
Mende	9,485	108	54	54	87.82	50	189.70	51	18	33	185.98	25.19
Menfee	1,986	102	51	51	19.47	25	79.44	14	8	6	141.85	13.78
Mercer	13,144	79	41	38	166.38			23	12	11	571.48	30.43
Metcalfe	7,934	200	101	99	39.67	44	180.31	70	38	32	113.34	29.04
Monroe	9,231	188	98	90	49.10	62	148.88	48	23	25	213.14	18.22
Montgomery	7,557	57	27	30	132.58	60	125.95	23	10	13	328.56	18.69
Morgan	5,975	233	131	102	25.64	72	82.98	87	31	56	68.67	18.62
Muhlenburg	12,638	237	124	113	53.32	181	84.25	112	60	52	112.83	18.04
Nelson	14,804	293	156	137	50.52	88	168.22	79	40	39	187.64	27.20
Nicholas	9,129											
Ohio	15,561	309	171	138	50.36	54	28.81	78	32	46	199.50	17.05
Oldham	9,027	77	38	39	117.23	20	451.35	40	13	27	225.67	30.10

(A) TABLE I.—WHITES—Continued.

COUNTIES.	BIRTHS.			MARRIAGES.		DEATHS.						
	White population.	Whole number.	Sex.	One in population.	Returned by assessor.	One in population.	Whole number.	Sex.		One in population.	Average age at death.	
			Male.					Female.	Male.			Female.
Owen	14,309	83	46	37	172.15	18	794.94	12	6	6	1192.41	45.41
Owsley	3,889	103	51	52	37.75	55	70.71	11	6	5	353.45	34.90
Pendleton	14,030	338	179	159	41.50	56	250.53	82	35	47	171.09	20.73
Perry	4,274											
Pike	9,562	224	110	114	42.68	86	111.18	42	20	22	227.66	21.28
Powell	2,599	111	67	44	23.41	30	86.63	20	11	9	129.95	23.00
Pulaski	17,670	253	126	127	69.84	78	226.54	52	29	23	339.80	23.92
Robertson	5,399	185	92	93	29.18	36	149.97	63	32	31	85.70	24.00
Rockcastle	7,145	281	147	134	25.42	62	115.24	79	41	38	90.44	22.13
Rowan	2,991	57	17	40	52.47	17	175.94	3		3	997.00	21.66
Russell	5,809	169	98	71	34.37	50	116.18	49	25	24	118.55	26.59
Scott	11,607	183	94	89	63.42	67	173.24	105	51	54	110.54	32.05
Shelby	15,733	148	80	68	106.30	53	296.81	47	23	24	334.74	35.55
Simpson	9,573	137	80	57	69.87	69	138.73	39	18	21	245.46	21.97
Spencer	5,956	123	67	56	48.42	30	198.53	55	29	26	108.29	26.14
Taylor	8,226	181	97	84	45.44	47	175.02	72	33	39	114.25	27.62
Todd	12,612	98	57	41	221.26	37	340.86	39	15	24	323.64	31.46
Trigg	13,686	194	116	78	70.54	33	414.72	80	39	41	171.07	30.10
Trimble	5,577	63	32	31	88.52	40	139.42	10	3	7	557.77	14.63
Union	13,640	287	168	119	47.52	57	239.30	71	35	36	192.11	23.12
Warren	21,742	156	75	81	139.37	54	402.62	68	34	34	319.73	23.27
Washington	12,464	115	59	56	108.38	37	336.86	42	20	22	296.76	20.00
Wayne	10,602	111	55	56	95.51	58	182.79	29	14	15	365.59	20.86
Webster	10,937	141	77	64	77.57	31	352.80	36	20	16	303.80	21.00
Whitley	8,278	396	217	179	20.90	96	86.22	78	42	36	106.12	10.25

RECAPITULATION OF TABLE I. (A.) (B.)—BIRTHS.

COLOR.	Population.	Males.	Females.	Total.
Whites -----	980,465	8,874	8,222	17,096
Blacks -----	160,396	901	812	1,713
Total -----	1,140,861	9,775	9,034	18,809

DEATHS AND STILL-BORN.

White males -----	2,513
White females -----	2,663
Total whites -----	5,176
Colored males -----	271
Colored females -----	352
Total colored -----	623
Sum total -----	5,799

PROPORTION OF BIRTHS AND DEATHS.

	Whites.	Colored.	Total.
Births -----	17,096	1,713	18,809
Deaths and still-born -----	5,176	623	5,799
Excess births -----	11,920	1,090	13,010

One birth to -----	57.35 whites.
One birth to -----	94.22 colored.
One death to -----	189.42 whites.
One death to -----	257.71 colored.
Average age of whites at death -----	22.32 years.
Average age of colored at death -----	21.35 years.

(B) TABLE I.—BLACKS—Continued.

COUNTIES.	Colored population.	BIRTHS.			DEATHS.				Average age at death.	One birth in whole white and black population.	(One death in whole white and black population.	
		Whole number.	Sex.		One in population	Whole number.	Sex.					One in population
			Male.	Female.			Male.	Female.				
Ohio	1,393	12	6	6	116.08	1	1	1393.00	1.00	52.81	214.61	
Oldham	2,810	18	13	5	156.11	11	5	255.45	10.33	124.60	232.10	
Owen	1,176	14	3	11	84.00	3	1	392.00	30.33	159.64	1032.33	
Owsley	75									38.67	360.36	
Pendleton	641	2	1	1	320.50	4	1	160.25	16.00	43.15	170.59	
Perry	96											
Pike	102	3	2	1	34.00	1	1	102.00		42.57	244.74	
Powell	239	5	2	3	47.80	3	3	79.66	7.33	24.46	123.39	
Pulaski	1,075	9	6	3	118.33					71.54	360.48	
Robertson	287	12	7	5	21.41	1	1	257.00	1.00	28.71	88.37	
Rockcastle	369	14	9	5	26.35	3	1	123.00	5.66	23.47	91.63	
Rowan	32									53.03	1007.66	
Russell	293	1		1	293.60					122.49	35.31	
Scott	3,955	37	19	18	106.80					74.46	148.21	
Shelby	5,383	31	16	15	173.64	10	4	538.30	36.60	117.96	370.45	
Simpson	2,167	26	12	14	83.34	2	1	1083.50	27.60	72.02	286.34	
Spencer	1,479	14	6	8	105.61	3	2	493.00	14.00	54.27	128.19	
Taylor	1,850	35	19	16	52.85	17	7	168.82	16.64	46.61	113.19	
Todd	4,860	42	16	26	115.71	29	10	167.58	26.00	124.80	256.91	
Trigg	3,886	12	6	6	317.16	12	5	317.16	23.58	84.91	180.13	
Trimble	456	3	1	2	152.00	2	1	228.60	10.50	91.41	502.75	
Union	2,574	48	24	24	53.62	8	6	321.75	8.62	48.40	205.24	
Warren	6,337	11	8	3	578.82	4		1391.75	21.00	168.32	390.40	
Washington	2,110	14	9	5	150.71	3	3	703.33	18.00	112.97	323.86	
Wayne	675	2	1	1	337.50					99.79	392.31	
Webster	1,355					1	1	1355.00	21.00	87.18	332.21	

TABLE II.—WHITE AND BLACK.—BIRTHS.

SHOWING the number of each sex born in the several counties during each month in the year 1874.

COUNTIES.	Whole number.	January.		February.		March.		April.		May.		June.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Adair	223	6	9	10	12	10	4	6	8	9	8	5	9
Allen	112	1	7	2	5	4	3	2	5	3	3	4	5
Anderson	203	11	9	10	4	9	11	12	5	7	7	4	8
Ballard	156	8	7	5	7	10	4	3	7	5	6	5	2
Baren	---	---	---	---	---	---	---	---	---	---	---	---	---
Bath	---	---	---	---	---	---	---	---	---	---	---	---	---
Bell	92	6	2	---	3	3	3	5	3	4	5	1	4
Boone	172	6	8	8	8	6	15	5	3	3	9	6	8
Bourbon	211	2	10	4	6	8	10	10	6	8	13	12	5
Boyd	---	---	---	---	---	---	---	---	---	---	---	---	---
Boyle	---	---	---	---	---	---	---	---	---	---	---	---	---
Bracken	---	---	---	---	---	---	---	---	---	---	---	---	---
Breathitt	131	3	7	5	5	9	6	8	5	4	8	6	5
Breckinridge	99	3	2	5	3	6	4	10	6	6	4	1	5
Bullitt	30	---	---	---	---	2	2	1	1	---	2	2	1
Butler	255	7	11	5	11	17	16	9	7	11	16	4	13
Cudwell	104	4	3	4	5	4	2	2	---	4	2	7	8
Calloway	298	8	8	11	13	14	9	9	14	7	13	14	17
Campbell	---	---	---	---	---	---	---	---	---	---	---	---	---
Garroll	---	---	---	---	---	---	---	---	---	---	---	---	---
Carfer	---	---	---	---	---	---	---	---	---	---	---	---	---
Casey	335	11	19	10	8	15	10	15	17	16	7	13	14
Christian	---	---	---	---	---	---	---	---	---	---	---	---	---
Clark	159	3	11	8	5	12	6	12	7	6	6	7	10
Clay	273	5	12	13	11	13	16	9	8	12	12	8	7
Clinton	---	---	---	---	---	---	---	---	---	---	---	---	---
Crittenden	275	8	11	15	17	14	11	10	12	9	5	14	6
Cumberland	196	7	8	7	5	9	7	8	7	11	9	9	4

Davies	287	6	7	12	14	13	8	7	8	12	13	11	7
Edmonson	142	8	7	8	6	6	1	4	4	8	5	7	2
Elliott	246	8	10	11	11	8	17	11	17	6	10	8	15
Estill	78	3	3	4	1	1	5	2	3	1	3	7	1
Fayette	222	7	10	7	9	1	12	9	8	8	8	9	15
Fleming	219	6	5	7	6	14	11	11	4	9	10	10	7
Floyd	245	8	10	7	7	6	10	14	4	6	9	10	6
Franklin	248	6	7	9	10	12	11	8	4	8	4	11	8
Fulton	47	2	---	5	1	4	1	---	1	1	2	2	2
Gallatin	303	11	17	8	13	14	13	14	13	12	7	17	16
Garrard	42	3	---	1	---	1	3	1	2	1	---	---	---
Grant	666	27	28	33	21	32	21	25	30	26	23	21	18
Graves	264	6	12	7	6	5	11	10	9	8	10	8	15
Grayson	182	7	14	7	5	5	7	9	2	5	10	7	2
Green	110	2	2	4	4	3	5	7	1	4	4	5	4
Greenup	49	5	2	1	---	4	5	2	5	3	1	---	1
Hancock	198	7	11	9	4	14	16	11	7	7	2	4	7
Hardin	---	---	---	---	---	---	---	---	---	---	---	---	---
Harlan	---	---	---	---	---	---	---	---	---	---	---	---	---
Harrison	436	19	16	14	24	14	27	14	18	17	11	16	23
Hart	350	10	11	19	14	15	13	13	13	12	8	14	14
Henderson	254	3	4	4	12	10	10	14	13	13	7	9	12
Henry	187	5	2	5	2	10	8	7	4	7	2	7	4
Hickman	468	11	16	15	11	13	17	17	20	15	15	11	12
Hopkins	144	5	11	4	7	10	6	11	4	3	---	10	7
Jackson	---	---	---	---	---	---	---	---	---	---	---	---	---
J. Erson	76	3	4	4	2	8	2	1	2	3	3	1	2
Jessamine	265	15	9	7	15	7	14	4	7	8	10	9	4
Johnson	123	7	5	6	10	4	5	2	3	1	3	5	7
Kenton	278	7	16	9	5	9	13	15	14	15	11	11	8
Knox	124	3	3	7	2	8	4	---	3	4	4	2	4
Larue	113	1	2	6	3	2	6	5	3	5	5	4	8
Laurel	293	8	10	14	10	9	12	26	18	10	12	8	6
Lawrence	89	6	6	3	---	6	9	5	3	1	5	7	5
Lee	166	4	2	12	6	5	4	8	7	4	3	6	3
Letcher	---	---	---	---	---	---	---	---	---	---	---	---	---
Lewis	---	---	---	---	---	---	---	---	---	---	---	---	---
Lincoln	---	---	---	---	---	---	---	---	---	---	---	---	---
Livingston	---	---	---	---	---	---	---	---	---	---	---	---	---
Logan	290	10	8	5	13	16	11	10	7	8	17	12	8

Russell	170	1	9	8	9	5	9	7	6	8	1	3
Scott	220	10	12	5	6	5	6	13	12	11	9	7
Shelby	179	10	5	6	7	9	5	3	4	7	12	8
Simpson	163	11	1	2	5	4	4	6	4	7	10	8
Spencer	137	7	5	7	7	7	6	4	4	5	2	1
Taylor	216	16	7	7	6	15	11	8	4	8	11	8
Todd	140	5	5	4	6	6	8	3	7	5	5	4
Trigg	206	10	6	9	12	9	3	4	7	2	11	6
Trimble	66	1	3	1	1	4	3	4	6	2	1	2
Union	335	18	13	14	12	8	9	13	11	6	11	9
Warren	167	8	11	5	10	6	6	2	6	5	3	4
Washington	129	6	2	3	11	8	1	1	5	5	4	6
Wayne	113	5	3	4	8	6	4	5	5	2	3	6
Webster	141	7	2	7	5	6	8	8	4	5	3	
Whitley	400	17	15	14	14	17	16	11	17	13	16	16
Wolfe	174	8	4	11	5	10	7	6	5	8	6	4
Woodford	82	4	4	1	3	4	4	1	2	4	4	2
Total	18,809	669	679	758	675	834	815	760	682	675	670	646

TABLE II.—WHITE AND BLACK.—BIRTHS—Continued.

COUNTIES.	July.		August.		September.		October.		November.		December.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Adair	13	11	12	13	6	11	11	11	9	12	12	11	
Allen	3	9	4	5	7	5	5	5	6	7	2	9	1
Anderson	5	13	3	4	12	6	10	10	9	7	15	8	8
Ballard	4	7	7	4	5	12	9	6	15	6	7	3	2
Barren													
Bath													
Bell	1	5	4	4	8	2	9	3	3	3	5	6	
Boone	8	5	5	2	8	7	5	8	8	10	8	10	3
Bourbon	16	10	10	8	8	9	5	14	7	11	11	5	3
Boyd													
Boyle													
Bracken													
Breathitt	2	5	4	4	7	6	9	3	3	4	3	8	3
Breckinridge	1	2	5	1	5	4	5	3	3	3	3	8	1
Bullitt	1		5	1	1	1	1	4	1	1	2	1	
Butler	6	8	13	7	10	7	16	15	9	10	12	9	6
Caldwell	8	6	3	3	5	7	2	2	1	7	5	6	4
Calloway	16	14	18	9	17	7	16	13	17	13	8	12	1
Campbell													
Carroll													
Carter													
Casey	18	7	12	11	18	12	13	16	19	13	10	21	11
Christian													
Clark	3	4	8	9	7	3	7	7	2	5	4	7	
Clay	10	8	9	10	8	15	18	19	10	11	11	14	4
Clinton													
Crittenden	11	8	10	12	18	9	9	10	9	14	16	16	1
Cumberland	8	8	13	10	5	9	10	9	7	13	7	5	1
Davies	13	9	15	11	14	14	13	21	15	13	17	12	2
Edmonson	3	4	5	9	7	5	7	10	7	2	5	11	1

Elliott	8	10	12	6	4	8	10	8	7	6	20	11	4
Estill	2	1	4	4	5	3	1	6	5	4	5	3	1
Fayette													
Fleming	10	8	8	9	16	12	4	10	14	10	13	5	
Floyd	10	4	10	5	7	7	12	15	8	12	19	10	
Franklin	13	6	12	8	13	10	19	10	8	9	19	11	4
Fulton	16	14	9	6	11	13	19	7	12	7	16	15	5
Gallatin	2	2	2	4	4	1	1	1	2	4	2	3	1
Garrard	17	9	12	9	7	12	10	14	13	14	11	14	6
Grant		1	2	2	4	2	4	2	6	1	3	3	
Graves	26	26	39	16	29	23	34	18	34	29	34	40	13
Grayson	10	7	17	8	17	14	11	16	13	14	15	12	3
Green	6	9	9	7	8	9	9	16	5	10	7	6	1
Greenup	5	4	3	3	7	3	10	4	5	7	4	8	2
Hancock	1		4	3	2	4	2	2	1			1	
Hardin	11	12	5	10	12	7	6	3	8	4	7	10	4
Harlan													
Harrison													
Hart	15	19	14	16	21	19	21	18	21	21	18	19	1
Henderson	14	13	15	12	16	19	12	20	17	19	20	14	3
Henry	8	13	13	4	16	11	15	12	8	12	11	20	
Hickman	9	9	12	13	6	13	12	8	10	6	14	11	1
Hopkins	18	17	14	12	20	22	22	31	20	16	22	24	57
Jackson	7	5	2	5	3	4	9	5	8	3	6	9	
Jefferson													
Jessamine	1	4	5	5	6	5	5		1	2	5	2	
Johnson	13	13	14	11	11	10	13	11	7	14	15	18	7
Kenton	10	5	5	1	9	7	7	5	3	5	4	4	
Knox	6	11	17	7	12	13	13	6	10	12	21	15	2
Larue	3	5	2	2	10	9	6	10	11	10	5	6	1
Laurel	8	2	8	2	6	3	7	2	10	10	6	7	
Lawrence	20	9	12	8	14	13	12	11	12	10	17	12	
Lee	5		7	1	2	2	2		2	1	4	6	1
Letcher	6	9	13	9	11	6	10	6	6	4	11	7	4
Lewis													
Lincoln													
Livingston													
Logan	18	12	20	12	14	11	11	16	6	10	18	13	4
Lyon	1	12	6	5	7	8	13	3	7	6	8	4	3
Madison	12	15	14	18	16	24	18	16	16	19	29	25	5

TABLE II.—WHITE AND BLACK.—BIRTHS—Continued.

COUNTIES	July.		August.		September.		October.		November.		December.		Unknown
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Magoffin	2	---	3	3	3	3	3	3	3	---	3	3	---
Marion	---	2	3	4	5	6	5	4	5	2	7	3	41
Marshall	10	11	17	19	19	17	21	11	20	16	19	8	---
Martin	---	---	---	2	2	1	2	1	7	1	3	3	---
Mason	2	3	5	6	8	7	3	3	4	2	3	4	---
McCracken	4	5	6	6	9	10	10	10	8	12	8	12	7
McLean	---	---	---	---	---	---	---	---	---	---	---	---	---
Meade	3	2	4	9	8	2	4	5	---	10	5	3	5
Menifee	3	6	4	4	2	4	3	4	4	7	6	4	---
Mercer	5	4	7	6	4	5	3	---	2	4	3	4	3
Metcalfe	15	7	12	12	5	10	10	11	7	11	12	7	10
Monroe	9	5	6	7	12	8	12	2	8	12	9	8	2
Montgomery	4	2	5	4	3	1	5	3	1	6	3	6	4
Morgan	10	9	8	6	9	9	14	6	10	10	13	7	7
Muhlenburg	10	22	9	9	10	10	16	11	9	11	14	7	---
Nelson	17	15	19	9	15	12	9	15	21	16	18	28	8
Nicholas	---	---	---	---	---	---	---	---	---	---	---	---	---
Ohio	11	12	18	11	19	15	19	16	18	8	18	12	3
Oldham	5	3	5	5	3	6	5	1	2	4	6	6	---
Owen	4	5	6	5	6	3	1	4	7	3	4	4	1
Owsley	---	1	4	1	1	4	5	4	5	2	5	5	---
Pendleton	21	11	20	17	11	15	12	20	17	13	18	18	4
Perry	---	---	---	---	---	---	---	---	---	---	---	---	---
Pike	---	---	---	---	---	---	1	---	---	---	---	1	220
Powell	5	1	3	2	8	8	5	2	10	5	5	1	6
Pulaski	14	12	14	6	11	15	17	17	16	9	16	10	3
Robertson	6	13	7	3	7	6	11	8	6	8	4	9	2
Rockcastle	9	8	7	11	13	9	13	14	13	8	13	13	1
Rowan	---	8	1	---	1	2	1	2	2	5	2	2	7
Russell	10	3	7	8	14	6	9	6	12	8	8	7	---
Scott	9	4	10	14	10	8	9	12	10	9	10	8	2

Shelby	8	5	10	4	9	3	8	11	9	14	8	4	-----
Simpson	6	4	1	10	8	11	15	4	12	8	9	5	-----
Slencer	5	5	8	6	7	8	5	7	9	8	10	2	-----
Taylor	14	5	6	3	12	10	12	12	7	6	10	13	-----
Todd	7	1	7	7	7	8	10	2	6	6	8	9	-----
Trigg	7	13	10	7	9	9	9	5	11	5	18	9	-----
Trimble	2	3	3	3	2	3	3	3	3	2	5	3	-----
Union	18	7	15	18	19	17	18	17	26	9	17	12	-----
Warren	5	6	8	8	10	10	4	12	8	7	7	6	-----
Washington	3	8	7	3	2	6	3	6	4	6	7	7	-----
Wayne	5	6	2	4	3	7	4	4	1	6	11	3	-----
Webster	1	4	7	4	5	7	8	5	10	8	13	6	-----
Whitley	13	16	19	11	33	17	13	10	18	22	22	18	-----
Wolfe	6	5	8	6	5	7	7	6	6	6	13	10	-----
Woodford	2	4	2	5	3	1	10	6	2	5	5	4	-----
Total	755	683	834	664	873	804	882	806	827	796	970	864	543

[illegible]

TABLE IV.—STILL-BORN—(Included in Table II.)—Continued.

COUNTIES.	Whole number.	January.		February.		March.		April.		May.		June.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Lyon	6		1			1							1
Madison	12	1	2						1				2
Magoffin	3					1							
Marion	1												
Marshall	9					1			1				
Martin	2				1				1				
Mason													
McCracken	4												
McLean													1
Meade	1											1	
Menifee	1												
Mercer	2												
Metcalfe	6	1		2									
Monroe	9						1	2					
Montgomery	3												
Morgan	2		1										
Muhlenburg	4					1	1						1
Nelson	12	2	1			1							1
Nicholas													
Ohio	10	1					1						
Oldham	2									2			
Owen	2	1											
Owsley													
Pendleton	9			1					1				
Perry													
Pike	3												
Powell	1												
Pulaski	5												
Robertson	5												1
Rockcastle	4					2		1					
Rowan	3					1							

[illegible]

TABLE IV.—STILL-BORN—(Included in Table II.)—Continued.

COUNTIES.	July.		August.		September.		October.		November.		December.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Magoffin											1		
Marion													1
Marshall	1		1		1	1			1		2		
Martin													
Mason													
McCracken					1				1			1	
McLean													
Meade													
Menifee													
Mercer			1	1									
Metcalfe				1									
Monroe	2				2		2		1				
Montgomery					1								1
Morgan	1										1		
Muhlenburg			1										
Nelson	1								1		2		
Nicholas													
Ohio						2		1		1			
Oldham						1							
Owen	1					1							
Owsley													
Pendleton	2									2			
Perry				1			1						
Pike													2
Powell												1	
Pulaski					1								
Robertson		1					1		1		1		
Rockcastle								1					
Rowan								1				1	
Russell		2											
Scott	1						1						

	23	23	29	15	25	16	30	21	19	15	25	21	12
Shelby	1		1			1							
Simpson													
Spencer						1							
Taylor						1							
Todd	1		1			2		1		1			
Trigg		1	1	1		1							1
Trimble													
Union	1	1	3			1	3		1	1	1		
Warren	1			1				1					
Washington													
Wayne						1					1		
Webster										1			
Whitley							2						
Wolfe		1		1									
Woodford												1	
Total	23	23	29	15	25	16	30	21	19	15	25	21	12

TABLE V.—MARRIAGES.

SHOWING the number solemnized in the several counties for each month in the year 1874.

COUNTIES.	Whole number.	January.	February	March.	April.	May.	June.	July.	August.	Sept'r.	October.	Nov'r.	Dec'r.	Unk'n.
Adair	107	14	7	9	6	2	6	8	1	15	7	16	16	---
Allen	14	3	1	---	---	---	---	---	2	3	---	1	2	2
Anderson	69	7	4	6	2	2	1	2	5	10	14	3	13	---
Ballard	25	2	3	1	1	---	---	---	1	---	1	4	12	---
Barren	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Bath	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Bell	16	3	2	2	---	---	2	1	---	---	2	1	3	---
Boone	29	2	4	1	---	1	---	1	1	5	7	5	2	---
Bourbon	69	3	10	7	8	2	6	1	2	12	3	8	7	---
Boyd	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Boyle	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Bracken	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Breathitt	39	2	4	2	3	1	---	1	9	2	6	1	8	---
Breckinridge	17	5	---	1	4	---	1	---	1	---	---	2	3	---
Bullitt	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Butler	40	3	4	3	3	2	2	1	2	10	---	4	6	---
Caldwell	11	2	---	---	1	---	---	---	2	1	2	1	4	---
Calloway	94	12	1	12	8	2	2	3	11	9	14	12	7	1
Campbell	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Carroll	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Carter	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Casey	74	4	8	7	6	2	5	4	5	1	8	7	15	2
Christian	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Clark	50	8	1	1	1	4	2	1	---	3	11	7	11	---
Clay	65	6	2	8	9	2	3	3	4	4	6	6	11	1
Clinton	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Crittenden	45	3	3	3	3	4	2	3	3	7	3	5	6	---
Cumberland	33	3	---	3	1	3	2	---	2	2	6	1	5	1
Davies	60	4	7	7	7	5	2	3	3	4	7	8	8	1
Edmonson	49	4	3	7	6	3	2	1	2	5	2	4	8	---
Elliott	25	1	2	2	3	---	1	4	2	2	5	2	1	---

TABLE V.—MARRIAGES—Continued.

COUNTIES.	Whole number.	January.	February	March.	April.	May.	June.	July.	August.	Sept'r.	October.	Nov'r.	Dec'r.	Unk'n.
Marion	82	10	11	5	8	6	5	2	4	8	8	8	4	3
Marshall	98	5	11	8	2	5	7	5	8	4	14	19	10	
Martin	19			1	4	2	2	1	2	2	1	1		2
Mason	31		4	1	1	1	4			2	8	5	5	
McCracken	52	3	6	2	3		2		2	6	8	5	13	2
McLean														
Meade	50	6	8	6	3	1				9	8	6	3	
Menifee	25	3	1	1	2		2	2	4	4	2		4	
Mercer														
Metcalfe	44	6	3		3	3	4	2	3	1	2	6	10	1
Monroe	62	5	2	2	5	4	2	5	6	6	6	10	9	
Montgomery	60	4	6	5	4	1	6	1	5	6	7	7	8	
Morgan	72	8	7	9	8	4	1	2	4	9	6	3	9	2
Mubienburg	151	11	18	16	11	8		13	12	9	16	17	20	
Nelson	88	1	8	8	12	6	1	4	6	7	13	8	13	1
Nichols														
Ohio	54	4		3	7	5	1	3		3	4	9	10	
Oldham	20			2		1		1	1	4	3	4	3	1
Owen	18		2	2	4		2	1		2	2		4	
Owsley	55	8	4		2	4	5	1	2	3	7	11	10	
Pendleton	56	6	8	4	2				10	4	6	5	5	
Perry														
Pike	86	12	7	12	8	7	5	8	4	4	6	6	7	
Powell	30	3	4	3				1	1	3	6	3	4	
Pulaski	78	9	1	8	4	6	4	8	6	6	4	9	12	1
Robertson	36	3	5	2	2	2		1	3	3	8	4		
Rockcastle	62	6	1	9	1	7	4	2	3	5	8	7	9	
Rowan	17	2	1	2				2	1	1	1	2	3	2
Russell	50		5	8	5	2		2	4	5	3	5	7	
Scott	67	3	7	10	4	2	9	6	3	2	7	2	7	
Shelby	53	3	10	4	1	3	2	1	2	10	7	3	7	
Simpson	69	5	9	4	2	2	4	3	2	4	11	10	12	1
Spencer	30	3	1	2	4	2			3	9		2	3	
Taylor	47	1	5	3	1	1	2	2	2	7	9	7	7	

Todd	37	4	1	3	2	3	3	4	1	6	1	2	8	
Trigg	38	3	4	2	1		3	3	3	5	1	3	5	
Trimble	40	6	3	6			3	2	2	4	2	5	7	
Union	57		1				1		10	17	4	15	10	
Warren	54		1				3	4	4	7	4	4	12	1
Washington	37	5	2	4	2				1	7	5	6	6	
Wayne	58	3	2	2	1				1	7	8	5	12	
Webster	31	3	4	6			3	1	1	13	3	3	4	
Whitley	96	2	6	1	2		2	1	2	4	7	7	10	
Wolfe	46	13	6	11	6		5	1	11	6	6	6	6	
Woodford	28	7	4		2		2	4	3	4	3	5	5	
			2	1	1				4	5				
Total	5,231	435	444	430	331	237	222	255	308	482	623	580	810	74

(A) TABLE VI.—MARRIAGES.

SHOWING THE AGES AND CONDITION OF PARTIES MARRIED IN KENTUCKY
FOR THE YEAR 1874.(A) *First marriage of both parties.*

MEN.		WOMEN.	
Ages.	Whole number.	Ages.	Whole number.
Under 20 -----	429	Under 20 -----	2,101
20 to 25 -----	2,300	20 to 25 -----	1,535
25 to 30 -----	1,003	25 to 30 -----	353
30 to 35 -----	249	30 to 35 -----	85
35 to 40 -----	87	35 to 40 -----	27
40 to 45 -----	32	40 to 45 -----	21
45 to 50 -----	12	45 to 50 -----	13
50 to 55 -----	7	50 to 55 -----	6
55 to 60 -----	7	55 to 60 -----	1
60 to 65 -----	2	60 to 65 -----	
65 to 70 -----	2	65 to 70 -----	1
70 and over -----	3	70 and over -----	2
Unknown -----	120	Unknown -----	108
Total -----	4,253	Total -----	4,253

(B) *First marriage of males. Subsequent marriage of females.*

MEN.		WOMEN.	
Ages.	Whole number.	Ages.	Whole number.
Under 20 -----	12	Under 20 -----	15
20 to 25 -----	64	20 to 25 -----	48
25 to 30 -----	39	25 to 30 -----	46
30 to 35 -----	18	30 to 35 -----	20
35 to 40 -----	10	35 to 40 -----	17
40 to 45 -----	3	40 to 45 -----	4
45 to 50 -----	2	45 to 50 -----	3
50 to 55 -----	1	50 to 55 -----	3
55 to 60 -----	2	55 to 60 -----	
60 to 65 -----	1	60 to 65 -----	
65 to 70 -----		65 to 70 -----	
70 and over -----		70 and over -----	
Unknown -----	18	Unknown -----	14
Total -----	170	Total -----	170

(C) TABLE VI.—Continued.

(C) First marriage of females. Subsequent marriage of males.

MEN.		WOMEN.	
Ages.	Whole number.	Ages.	Whole number.
Under 20 -----	1	Under 20 -----	148
20 to 25 -----	58	20 to 25 -----	188
25 to 30 -----	116	25 to 30 -----	108
30 to 35 -----	94	30 to 35 -----	40
35 to 40 -----	79	35 to 40 -----	22
40 to 45 -----	65	40 to 45 -----	21
45 to 50 -----	41	45 to 50 -----	9
50 to 55 -----	35	50 to 55 -----	3
55 to 60 -----	18	55 to 60 -----	2
60 to 65 -----	13	60 to 65 -----	
65 to 70 -----	8	65 to 70 -----	
70 and over -----	7	70 and over -----	
Unknown -----	19	Unknown -----	13
Total -----	554	Total -----	554

(D) Subsequent marriage of both parties.

MEN.		WOMEN.	
Ages.	Whole number.	Ages.	Whole number.
Under 20 -----		Under 20 -----	4
20 to 25 -----	11	20 to 25 -----	24
25 to 30 -----	15	25 to 30 -----	42
30 to 35 -----	15	30 to 35 -----	32
35 to 40 -----	13	35 to 40 -----	41
40 to 45 -----	28	40 to 45 -----	31
45 to 50 -----	35	45 to 50 -----	30
50 to 55 -----	28	50 to 55 -----	8
55 to 60 -----	33	55 to 60 -----	5
60 to 65 -----	23	60 to 65 -----	1
65 to 70 -----	9	65 to 70 -----	1
70 and over -----	10	70 and over -----	1
Unknown -----	6	Unknown -----	
Total -----	226	Total -----	226

TABLE VI.—Continued.

(E) Condition of parties not stated.

MEN.		WOMEN.	
Ages.	Whole number.	Ages.	Whole number.
Under 20 -----	1	Under 20 -----	9
20 to 25 -----	7	20 to 25 -----	6
25 to 30 -----		25 to 30 -----	2
30 to 35 -----	1	30 to 35 -----	1
35 to 40 -----		35 to 40 -----	
40 to 45 -----	1	40 to 45 -----	
45 to 50 -----		45 to 50 -----	
50 to 55 -----		50 to 55 -----	
55 to 60 -----		55 to 60 -----	
60 to 65 -----	1	60 to 65 -----	
65 to 70 -----		65 to 70 -----	
70 and over -----		70 and over -----	
Unknown -----	17	Unknown -----	10
Total -----	28	Total -----	28

(F) Grand total of marriages.

MEN.		WOMEN.	
Ages.	Whole number.	Ages.	Whole number.
Under 20 -----	443	Under 20 -----	2,277
20 to 25 -----	2,440	20 to 25 -----	1,801
25 to 30 -----	1,173	25 to 30 -----	551
30 to 35 -----	377	30 to 35 -----	178
35 to 40 -----	189	35 to 40 -----	107
40 to 45 -----	129	40 to 45 -----	77
45 to 50 -----	90	45 to 50 -----	55
50 to 55 -----	71	50 to 55 -----	20
55 to 60 -----	60	55 to 60 -----	8
60 to 65 -----	40	60 to 65 -----	1
65 to 70 -----	19	65 to 70 -----	2
70 and over -----	20	70 and over -----	3
Unknown -----	180	Unknown -----	151
Total -----	5,231	Total -----	5,231

NATIVITY.	Grooms.	Brides.
Born in the United States -----	4,940	4,994
Born in foreign countries -----	66	20
Place of birth unknown -----	225	217
Total -----	5,231	5,231

TABLE VII.—DEATHS.

SHOWING the number of each sex dying in the several counties during each month in the year 1874.

COUNTIES.	Whole number.	January.		February.		March.		April.		May.		June.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Adair	57	3	3	3	3	1	4	—	3	—	—	4	2
Allen	31	—	2	—	—	1	2	—	—	—	—	2	—
Anderson	91	3	2	1	2	4	6	5	2	2	3	5	7
Ballard	35	2	1	—	4	3	1	1	1	—	—	—	1
Barren	—	—	—	—	—	—	—	—	—	—	—	—	—
Bath	—	—	—	—	—	—	—	—	—	—	—	—	—
Bell	10	1	—	2	—	—	—	—	—	—	—	—	—
Boone	68	3	—	3	1	3	4	5	2	1	—	—	1
Bourbon	98	8	5	7	2	5	4	4	1	4	—	6	3
Boyd	—	—	—	—	—	—	—	—	—	—	—	—	—
Boyle	—	—	—	—	—	—	—	—	—	—	—	—	—
Bracken	—	—	—	—	—	—	—	—	—	—	—	—	—
Breathitt	43	—	2	—	—	—	—	—	—	—	—	—	—
Breckinridge	25	1	2	1	1	1	2	4	2	2	3	—	—
Bullitt	8	—	—	—	—	1	—	1	—	—	—	—	—
Butler	81	1	7	4	1	—	3	7	—	—	—	—	—
Caldwell	39	3	1	—	—	—	—	—	—	—	—	1	2
Calloway	88	2	1	1	6	6	3	1	4	1	1	3	3
Campbell	—	—	—	—	—	—	—	—	—	—	—	—	5
Carroll	—	—	—	—	—	—	—	—	—	—	—	—	—
Carter	—	—	—	—	—	—	—	—	—	—	—	—	—
Casey	97	5	3	6	3	4	5	1	8	—	—	2	4
Christian	—	—	—	—	—	—	—	—	—	—	—	—	—
Clark	38	2	1	2	—	1	1	1	3	1	3	3	1
Clay	34	1	1	1	2	2	1	—	1	—	2	4	2
Clinton	—	—	—	—	—	—	—	—	—	—	—	—	—
Orittenden	139	4	4	5	1	2	3	5	3	2	—	3	1
Cumberland	70	1	4	1	1	—	4	5	—	2	2	4	4

TABLE VII.—DEATHS—Continued.

COUNTIES.	Whole number.	January.		February.		March.		April.		May.		June.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Davies	160	8	3	6	6	9	3	10	7	3	6	6	3
Edmonson	52		3				1	4	1	3	2	2	1
Elliott	36	1	1	1			6	2	1		4	2	
Estill	27		4	2		2	1	1		1	1	1	2
Fayette													
Fleming	77	5	2	5			3	3	1	6	4		2
Floyd	61	2	2	1	2	1	2	1	4	3	1	1	3
Franklin	91	3	4	1	5	5	4	3	1	2	8	4	
Fulton	91	1	3		3		7	3	2	3	1		3
Gallatin	18					1	1		1			1	
Garrard	117	2	6	4		6	4	4	7	4	5	2	7
Grant	14	1				1		1		1		1	
Graves	203	5	6	7	8	10	6	7		5		2	4
Grayson	83	6	4	3	2	1	4	3	9	1	3	2	5
Green	43	3	1	1	1	1	4		1	2	1	5	1
Greenup	49	1	3		3	1	4		2	1	1	3	2
Hancock	10			1	1					1		1	
Hardin	11		1			2						1	
Harrison													
Hart	121	4	5		4	4	7	4	4	3	3	3	2
Henderson	75	2	1	2		4	3	4		2	3	3	
Henry	65	1		2	6	1	2	1	4	3	2	2	1
Hickman	110	4	3	3	4	4	1	4	1	1	1	3	2
Hopkins	101	1	3	3	4		1	1	7		6	5	1
Jackson	28	3			1	1		1	1	1	2		2
Jefferson													
Jessamine	43	2	2	3	1	4	6		4		1		1
Johnson	62	2	2		2		2	4	1		2	1	2
Kenton	62		2	2	2	4	2		2	1	3	1	1
Knox	97	7	2		3	1	2	2	6		1		5

[illegible]

TABLE VII.—DEATHS—Continued.]

COUNTIES.	Whole number.	January.		February.		March.		April.		May.		June.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Russell	49	1	—	2	3	3	3	4	2	1	3	2	—
Scott	105	2	4	5	3	4	9	3	3	5	4	1	1
Shelby	57	7	4	1	1	2	2	—	4	3	6	2	—
Simpson	41	1	—	—	3	2	—	2	1	1	1	2	1
Spencer	58	1	1	2	3	—	3	—	—	2	2	2	1
Taylor	89	3	4	3	—	5	6	4	2	2	3	1	7
Todd	68	—	2	5	3	—	2	1	2	1	2	1	3
Trigg	92	5	5	1	3	3	1	5	4	—	6	1	5
Trimble	12	—	—	—	—	—	—	—	—	—	—	—	—
Union	79	1	1	1	2	8	2	2	2	2	1	2	5
Warren	72	3	4	2	3	2	3	5	2	2	3	2	—
Washington	45	2	4	3	1	2	3	2	1	1	1	1	2
Wayne	29	2	1	—	—	2	1	—	1	1	1	1	1
Webster	37	1	2	—	—	1	3	3	—	2	—	1	1
Whitley	78	2	2	—	2	2	1	1	2	3	1	4	2
Wolfe	37	1	1	2	—	—	5	—	2	2	2	—	2
Woodford	19	—	—	—	1	1	3	—	—	—	—	1	—
Total	5,799	192	184	185	188	196	256	199	220	155	198	189	169

TABLE VII.—DEATHS—Continued.

COUNTIES.	July.		August.		September.		October.		November.		December.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Adair	2	2	3	2	1	4	3	6			4	2	2
Allen		3	1	1	2		3	1			1	2	3
Anderson	7	4	3		4	7	6	1	3			4	3
Ballard	1	2	7	3		4		1					2
Barren													
Bath													
Bell		1											
Boone	1	1	1	1	1	4	7	7	5	1	1	1	
Bourbon	4	3	5	5	2	2	5	3	3	3	4	5	
Boyd													9
Boyle													
Bracken													
Breathitt	4	1	3	2	2	1		5	2		2	4	
Breckinridge	2			1	1		2	3			3	1	4
Bullitt			1	1			3	1	1				
Butler	1	3	3	6	3	2	4	9	2		4	4	2
Caldwell		1			4	4	1	5	2	3	3	5	
Calloway	4	9	8	7	1	5	5	3	2	2	1	3	
Campbell													
Carroll													
Carter													
Casey	3		3	2	4	8	3	3	6	11	5	5	3
Christian													
Clark	3	1			7	1		1	3		1	2	
Clay		3	2	4			1	1		3	3		
Clinton													
Crittenden	5	7	9	7	6	6	13	9	9	5	5	6	19
Cumberland	1	2	4	1	5	4	5	3	3	4	5	5	
Daviess	9	5	8	12	3	9	9	8	1	6	6	9	5
Edmonson	3	1	1	7	3	3	4	2	2	1	4	1	

TABLE VII.—DEATHS—Continued.

COUNTIES	July.		August.		September.		October.		November.		December.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Elliot.	1	2	2	—	2	1	3	3	1	1	1	—	—
Estill.	—	2	1	1	2	1	—	1	1	—	1	—	1
Fayette.	—	—	—	—	—	—	—	—	—	—	—	—	—
Fleming.	2	10	—	4	7	6	4	1	1	—	4	—	1
Floyd.	3	2	6	3	2	2	2	3	1	—	3	7	2
Franklin.	5	6	4	5	4	3	3	3	4	2	2	6	1
Fulton.	5	7	2	3	2	7	4	7	7	4	9	4	4
Gallatin.	—	—	—	—	—	3	1	2	3	4	1	—	—
Garrard.	2	6	4	8	6	6	4	1	3	4	2	—	12
Grant.	—	—	—	—	—	2	4	—	3	—	2	1	—
Graves.	8	9	6	8	10	4	15	16	13	12	12	6	7
Grayson.	2	3	2	3	6	3	4	4	3	6	6	3	3
Green.	4	1	1	—	3	—	3	2	—	3	1	1	1
Greenup.	—	—	—	—	—	—	—	—	—	—	—	—	—
Hancock.	3	5	4	2	1	2	1	1	—	—	4	1	1
Hardin.	—	—	2	—	—	—	—	—	—	—	—	—	3
Harlan.	—	—	—	—	3	3	—	1	—	—	—	—	—
Harrison.	—	—	—	—	—	—	—	—	—	—	—	—	—
Hart.	4	10	4	9	6	10	6	6	2	8	2	6	5
Henderson.	3	3	3	6	1	2	5	9	3	7	—	3	6
Henry.	5	5	2	4	7	3	—	—	2	—	—	7	3
Hickman.	10	7	3	6	7	8	8	10	4	3	3	8	2
Hopkins.	10	1	6	7	9	3	4	7	5	5	1	5	6
Jackson.	—	—	1	3	—	3	3	1	1	—	2	1	—
Jefferson.	—	—	—	—	—	—	—	—	—	—	—	—	—
Jessamine.	2	—	2	2	1	—	—	2	1	—	—	2	6
Johnson.	4	8	—	1	1	2	2	8	—	1	5	8	4
Kenton.	5	3	3	1	4	4	4	—	6	3	3	2	3
Knox.	5	5	6	3	8	5	6	5	1	2	5	8	6
Larue.	2	1	1	2	1	3	2	1	3	2	3	1	—
Laurel.	1	1	1	1	—	—	2	2	—	—	—	—	2

Lawrence	1	5	4	1	5	6	1	3	4	1	4	3	1	1
Lee	1	1	1			2	3	3	3	1	2	1	2	
Letcher	3	1				2	3	3	4	3				
Lewis														
Lincoln														
Livingston														
Logan	5	4	3		6	3	5	5	2	3	7	3	2	2
Lyon		4	2		4	3	4	4	3	3	3	1	1	2
Madison		4	6		3	2	2	2	3	2	1	6	8	
Magoffin			1						2		1	1	4	
Marion	7	3	1		3	2	7		2	1	1			
Marshall	2	13	7		8	15	1		13	10	17	8	7	
Martin		1	1		1	1	1		4	1	2	1		
Mason		1	1		1	6	1		4	7	2	1		
McCracken	4	3	4		3	4	3		7	2	6	2	3	
McLean										3		5	3	
Meade	3	1	2		4	2			1		1			
Menifee		1	3		1	1				1	4		1	
Mercer	1	1	3		1	1	1			2	6		6	
Metcalfe	3	3	10		2	4	2		4	2	4	5	1	
Monroe	3	1	1		3	4	2		2	2				
Montgomery		6	1		1	2	2		2	1	1			
Morgan	7	1	2		2	1	1		5	6	3	5	8	
Muhlenburg	10	1	4		8	1	7		1	1	6	3	1	
Nelson	10	5	8		5	4	5		5	5	2	3		
Nicholas														
Ohio	3	2	3		3	4	4		2	6	3	5	3	
Oldham	4	4	3		3	1	3		1	4		3	1	
Ower		1	2		1				1	2	1	1		
Owsley														
Pendleton		1	1		4	5	3		6	6	1	3		
Perry														
Pike														
Powell	1	1	1		2	3	1		1			1	39	
Pulaski	5	2	2		3	3	2		3	5	1		2	
Robertson	1	1	4		3	4	2		2	1	6	4		
Rockcastle	1	5	4		3	1	2		4	5	5	1		
Rowan														
Russell		3	1		2	2	1		3	1	2	1	4	
Scott	2		4		7	4	5		6	5	2	3	13	

TABLE VII.—DEATHS.—Continued.

COUNTIES.	July.		August.		September.		October.		November.		December.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Shelby	3	1	1	2	1	3	2	3	2	4	3	2	
Simpson	1	1	3	2	3	1	2	6	1	4	1	2	
Spencer	2	2	3	2	5	1	2	4	4	3	7	2	
Taylor	6	3	6	6	6	3	4	4	3	4	1	5	1
Todd	3	2	4	4	3	11	4	4	1	4	2	3	2
Trigg	6	3	2	4	2	4	5	6	3	5	6	4	1
Trimble	1	2	2	2	1	1	1	1	1	1	2	1	3
Union	3	5	3	3	2	5	9	3	2	3	7	4	1
Warren	3	4	2	4	2	1	2	6	6	4	2	2	3
Washington	1	3	1	1	2	3	3	3	3	2	3	1	
Wayne	1	1	1	1	1	1	2	1	1	3	2	3	
Webster	1	1	3	1	2	3	4	1	1	2	3	2	
Whitley	2	2	8	2	2	4	4	4	1	4	4	2	17
Wolfe	1	5	1	1	1	1	1	1	5	1	1	3	1
Woodford	1	1	2	2	1	2	2	2	2	1	2	2	1
Total	233	259	253	270	252	274	307	310	237	262	262	274	275

TABLE VIII.—DEATHS.

SHOWING the number of each sex dying at different ages in the several counties in the year 1874.

COUNTIES.	Whole number.	Under 1.		1 to 5.		5 to 10.		10 to 15.		15 to 20.		20 to 30.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Adair	57	6	6	3	3	1	1			1	5	2	3
Allen	31	4	3	4	2								2
Anderson	91	19	8	5	4	3		1	2		1		7
Ballard	35	3	1	2	3	2			1		2	1	6
Barren													
Bath													
Bell	10	2		2	2	1							
Boone	68	10	2	2	3	1	3	4	2	1		2	1
Bourbon	98	9	6	13	7	4		2	2	7		4	5
Boyd													
Boyle													
Bracken													
Breathitt	43	7	7	3	3		1	1		1	1	3	1
Breckinridge	25			2	1		2			2	2	4	2
Bullitt	8												
Butler	81	4	11	9	7	6	1		1	2	1	6	6
Caldwell	39	1	4	4	6	2	1		1	1	1	2	3
Calloway													
Calloway	88	11	10	12	7	1	3	1	1		5	2	2
Campbell													
Carroll													
Carter													
Casey	97	1	2	10	17	5	4		1	1	4	1	6
Christian													
Clark	38	4	1	2	1	3	1			1			4
Clay	34	3	5	3	4	1	2		1		1	1	2
Clinton													
Crittenden	139	22	12	16	8	9	9	2	2		1	2	8
Cumberland	70	6	6	14	9	2	3	2	1	2	1	1	5

TABLE VIII.—DEATHS—Continued.

COUNTIES.	Whole number.	Under 1.		1 to 5.		5 to 10.		10 to 15.		15 to 20.		20 to 30.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Davies	160	22	20	19	17	3	2	3	5	6	7	7	8
Edmonson	52	5	7	5	6	2	2	2	2	1	2	4	4
Elliott	36	7	3	1	4		1			1	1	1	2
Estill	27	4	5	2	3	1	1					1	2
Fayette													
Fleming	77	7	13	5	5	2	2		1	2	3	4	1
Floyd	61	12	6	5	7		3	1		4			3
Franklin	91	12	12	6	9	3	1	1	1			3	6
Fulton	91	13	11	5	13	3	2	1	1	1	2	4	6
Gallatin	18	3	4		1				1		1	1	13
Garrard	117	15	17	8	3	3	7	1	1	2	6	7	
Grant	14	3			2					1	1		
Graves	203	31	21	18	23	7	5	1	1	6	3	6	9
Grayson	83	13	18	3	10	1			2	2	1	3	3
Green	43	4	3	6	2		1		1			6	3
Greenup	49	9	7	2	7	2	2		1				2
Hancock	10	1		2	1						1	2	
Hardin	11			1									
Harlan													
Harrison													
Hart	121	23	23	1	16		1	2		3	3	1	7
Henderson	75	9	4	8	6	4	1		1	1	2	4	9
Henry	65	7	6	3	10	1	1	2	2	2	3	3	1
Hickman	110	11	13	10	10	5	7	3	1	5	3	5	5
Hopkins	101	9	8	15	19	6	5	2		2	7	2	3
Jackson	28	8	2	4	4	1			1		1		2
Jefferson													
Jessamine	43	2	4	1	1	1	4	2		1	2		3
Johnson	62	9	11	3	9		2	1	1	1	1	1	5
Kenton	62	10	4	7	5	2	4	2	1	3	2	3	5
Knox	97	13	9	16	14	1	1	1	1	1	1	1	7

Larue	28	3	4	1	2	1	1	1	2	3	3	1
Laurel	12	3	3	3	8	1	1	1	3	7	2	3
Lawrence	79	5	14	6	1	1	1	1	2	5	2	3
Lee	22	4	4	1	4	2	2	1	1	1	1	1
Letcher	37	8	4	4	4	2	2	1	1	1	1	1
Lewis												
Lincoln												
Livingston												
Logan	100	12	7	6	3	3	1	1	4	3	12	12
Lyon	54	3	3	2	9	2	4	4	4	1	5	5
Madison	75	7	6	3	7	2	3	1	4	5	1	1
Magoffin	12			1		1	1	1	1	3	3	3
Marion	29	4		1	5	1	2	3	4	1	17	17
Marshall	207	28	16	18	11	8	9	1	2	6	2	2
Martin	14	1		1	1	1	1	1	1	1	3	3
Mason	34	3	2	2	4	1	1	1	4	2	2	2
McCracken	79	3	10	4	3	2	2	1	3	5	8	8
McLean												
Meade	56	4	8	1	4	2	1	1	1	3	1	1
Menifee	14	4	1	3	1		1					
Mercer	24		1	2	1	1	1	1	1	1	2	2
Metcalfe	76	14	5	6	4	2	2	2	1	4	4	4
Monroe	52	14	4	2	2	2	3	2	1	1	3	3
Montgomery	39	4	2	1	3	2			4	5	2	2
Morgan	88	6	14	5	13	1	2	2	2	2	8	8
Muhlenburg	123	16	16	9	14	1	2	2	3	9	4	4
Nelson	110	13	9	4	4	4			2	6	9	9
Nicholas												
Ohio	79	12	5	9	14				2	3	8	8
Oldham	51	3	9	2	3	1		1	1	2	3	3
Owen	15		1		2			1				
Owsley	11	2	1	1	1							
Pendleton	86	9	10	5	3	1	4	4	1	4	5	5
Perry												
Pike	43	2	4	6	1		1			2	3	3
Powell	23	4	2	1	1				1	2	4	4
Pulaski	52	3	2	7	4	2	2	4	4	1	5	5
Robertson	64	11	10	5	8	1	1	1	1	1	3	3
Rockcastle	82	14	13	6	7	1			1	1	4	4
Rowan	3		1		1							

TABLE VIII.—DEATHS—Continued.

COUNTIES.	Whole number.	Under 1.		1 to 5.		5 to 10.		10 to 15.		15 to 20.		20 to 30.	
		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Russell	49	9	5	1	3	1	1			2	3	2	1
Scott	105	6	5	13	5	1	1	1	1	3	1	3	12
Shelby	57	3	3	1	6	1				3	1	3	3
Simpson	41	3	6	5	5	2				1	3	2	1
Spencer	58	6	5	2	4	2		1	1	1	1	1	3
Taylor	89	18	4	7	6	2				1	3	2	8
Todd	68	2	1	3	7	1	3	2	2	3	3	2	11
Trigg	92	11	4	4	9	4	3	2	2	2	2	4	6
Trimble	12		2	2	3					1			2
Union	79	8	4	8	9	6		2	2			2	5
Warren	72	2	5	12	11	3	1			1	2	3	6
Washington	45	3	2	7	5	1	2	1	1	3	1	2	1
Wayne	29	4	1	4	4	3	2				2	1	3
Webster	37	7	1	7	1	2				1	2	1	3
Whitley	78	14	6	9	14	2	1	2	1	2	3	1	4
Wolfe	37	5	5	1	5		1	1				2	3
Woodford	19	2	2	3									2
Total	5,799	693	564	482	540	180	141	77	86	129	154	241	370

TABLE VIII.—DEATHS—Continued.

COUNTIES.	30 to 40.		40 to 50.		50 to 60.		60 to 70.		70 to 80.		80 and over.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Adair	2	4	4	3		2	2	3	1		1		3
Allen		1	1	2			1	1	1		1		4
Anderson	3	7	1	1	7	2	1	1		5			10
Ballard		2	4	1	2	1	1		1				1
Barren													
Bath													
Bell	1												
Boone	6	2	2	4	1	2	4		4		2		1
Bourbon	2	7	5	7	2	1		1	4				3
Boyd													6
Boyle													
Bracken													
Breathitt	1	3	1			2	1		1		1		3
Breckinridge													
Bullitt			1						1		1		8
Buller	3	5	1	3	1	3	1	2	1				7
Caldwell	3	2	2	2	1	2		2	1		1		
Calloway		6	2	2	1	4		6	1			3	8
Campbell													
Carroll													
Carter													
Casey	3	4	4	6	1	2	6	4	2		1		11
Christian													
Clark	2	1	1	1	1		4		2		1		6
Clay	2	2						1	2		1		1
Clinton													
Crittenden	7	1	1	4	1		2	4			4		24
Cumberland			1	1		1	2	1	2		1		4
Davies	2	8	6	3	2	5	4		1		1		7
Edmonson		1			1	2	2	1			2		
Elliott	1	2	1		1	2	1		1				4

TABLE VIII.—DEATHS—Continued.

COUNTIES.	30 to 40,		40 to 50,		50 to 60.		60 to 70.		70 to 80.		80 and over.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Estill				2			1		1		1		1
Fayette													
Fleming	2	2	1	2	3	2	2	2	3		1	3	6
Floyd		5			1	1	1	1	1		3		5
Franklin	2	6	3	5	2	1	3	4	3		2		1
Fulton	2	10	3	4	2	1		2	2				2
Gallatin		1				1		1					2
Garrard	3	4		6	4	2	5		2	4	1	3	
Grant					1				1				5
Graves	8	13		8	2	1	5	1	2	4	4	1	23
Grayson	2				3	1	1		1	1		3	12
Green	3	2	1	1	1	1	1		4	4	1		3
Greenup		2		2			2	1		4	2		2
Hancock	1		1		1					2			
Hardin			1	2	1	1	1	1			1		
Harlan													
Harrison													
Hart	1	6		4	3	2	1	2	3	5	1	3	8
Henderson	1	3		4		2	1	2	2	1	1	1	6
Henry	1	1	3	4		1	1	3		5			3
Hickman	4	3	1	4		1	2	1	2	1	1		10
Hopkins		5		5		2	2	2					10
Jackson	2	2						1	4	1		1	
Jefferson													
Jessamine	3	3		1		1	5	1			1		6
Johnson		4	2	2	1	1		2	1	1	1		4
Kenton		2	1	1			1		2	1	1		4
Knox	2	1	2	5	2	2	4	3		3			5
Larue	3		2	1	2	3		2			1		
Laurel									1	1	1		3
Lawrence	1	4		2	1	1	2	2	2		1	2	10

TABLE VIII.—DEATHS—Continued.

COUNTIES.	30 to 40.		40 to 50.		50 to 60.		60 to 70.		70 to 80.		80 and over.		Unknown.
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	
Simpson	---	2	2	2	2	2	1	---	3	---	---	---	---
Spencer	1	3	2	2	3	1	2	2	2	2	1	2	7
Taylor	2	10	1	2	2	3	3	5	1	1	1	3	2
Todd	3	1	3	7	1	2	3	5	2	---	---	---	---
Trigg	1	3	4	8	3	2	3	9	5	2	---	---	1
Trimble	---	1	---	---	---	---	1	---	---	---	---	---	---
Union	5	4	4	1	1	3	3	3	---	2	1	1	3
Warren	2	5	3	2	1	---	3	1	1	1	1	1	2
Washington	1	4	---	3	2	---	2	---	---	---	---	---	3
Wayne	---	---	---	---	---	2	---	---	1	1	1	---	---
Webster	---	3	1	3	---	---	---	---	2	2	---	1	---
Whitley	1	3	---	2	2	---	1	---	1	---	---	---	9
Wolfe	---	2	1	---	---	---	1	1	---	---	2	3	4
Woodford	---	2	---	2	---	1	1	---	3	1	---	---	---
Total	145	272	143	197	136	117	162	130	137	136	81	85	421

TABLE IX.—CAUSES OF DEATH.

EXHIBITING *the color, sex, and ages of those dying during the year 1874, in Kentucky, alphabetically arranged by counties.*

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
ADAIR.															
Burns & sc'ds	W	M									1				
Bowels, dis. of	W	M		1										1	
Bowels, dis. of	W	M													
Cholera inf't.	W	M							1						
Cancer	W	F			1										
Consumption.	W	M												1	
Consumption.	W	F		1	1			1		1					
Colic	B	F			1										
Diarrhea	W	F									1				
Diarrhea	W	M								1					
Dropsy	B	F							1						
Dyspepsia	B	F				1									
Enteretis	W	F										1			
Erysipelas.	W	F	1			1									
Fever	W	M						1		1					
Fever	W	F		1								1			
Fever puerp'l	W	F		1											
Gastritis	W	M			1			1							
Gastritis	W	F	1									1			
Heat	W	M							1						
Liver, dis. of	W	M										1			
Measles	W	F									1				
Pneumonia	W	M	1	1										1	
Pneumonia	W	F	1		1	1						2		1	
Sto'ch, dis. of	W	M						1							
Spine, dis. of	W	F												1	
Spine, dis. of	W	M		1											
Skin, dis. of	W	M												2	
Wounds	W	F									1				
Wh'ng cough.	W	F								1	1				1
Wh'ng cough.	W	F													
ALLEN.															
Age	W	M									1				
Bronchitis	W	M						1							
Croup	W	M			1								1		
Croup	W	M													
Diarrhea	W	F								1					
Epilepsy	W	F									1				
Fever	W	F			1		1								
Fever	W	F													
Fever, inter't.	W	F	1											1	
Fever, inter't.	W	F													
Gravel	W	M									1				
Pneumonia	W	M												1	
Poison	B	F							2						
Poison	B	F													
ANDERSON.															
Age	W	F				1					1				

TABLE IX.—CAUSES OF DEATH—Continued.

EXHIBITING *the color, sex, and ages of those dying during the year 874 in Kentucky, alphabetically arranged by counties.*

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
1												1				1
1					1							2				2
1												1				1
						1							1			1
					1									1		1
			1	1	1	1							4			4
										1						1
1										1		1				2
					1										1	1
			1												1	1
1													1			1
				1				1						1		2
1						1						2				2
			1		1											2
				1									1			2
1								1				2				1
1								1					2			2
				1								1				1
1												1				1
						1		1	1			3	1			3
			1		1	1	2	1					6			6
			1									1				1
1													1			1
1												1				1
2												2				2
											1		1			1
3													3			3
										1		1				1
												2				2
2						1										1
								1					1			1
1				1		1							2			2
1					1									2		2
												1				1
1								1					1			1
		1	1												2	2
									2				2			2

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1					1							1			1	1
3	1											1				1
												4				4
					1							1				1
1							1					1				1
1												1				2
1													1			1
														1		1
			2	3	5	1			1			12				12
				1											1	1
				1							2	3				3
1											1					1
1														2		2
1								1				1				1
									2			2				2
	1											1				1
					1				1			1				1
											1		3			3
2											1					1
2												2				2
1														1		1
		1										1				1
															1	1
		1					1						2			2
	1			1									2			2
1					1		2					3				1
																3
							1									1
3							1					4				4
1									1						1	1
			1										1			1
															1	1
				1									1			1
4												2	2			4
2																
1															1	1
	1				1							2				2
						1								1		1
	1											1				1
					1	1							3			3

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
BALLARD.														
Consumption.	W	F					1	1		1				
Consumption.	W	F												
Dropsy	W	F		1										
Enteritis	W	M							1					
Fever	W	M				1								
Fever	W	F			1			1	1	2				
Fever	W	F												
Heart, dis. of	W	F							1					
Lungs, dis. of	W	M							1					
Liver, dis. of	W	M							1					
Pneumonia	W	M	2		2									
Pneumonia	W	F	1	2							1			
Pneumonia	B	F				1								1
Pneumonia	B	F												
Paralysis	W	M			1									
Sto'ch, dis. of	W	F						1						
BELL.														
Croup	W	M											1	
Croup	W	F											1	
Dropsy	W	F						1						
Fever	W	M								1				
Hives	W	M	1				1			1				
Scrofula	W	M		1										
BOONE.														
Abscess	W	M												1
Abscess	W	F												1
Accident	W	M									1			
Bowels, dis. of	B	M								1				
Cholera	W	F						1						
Cholera in't.	W	M						1	1		1			
Cholera in't.	W	M												
Consumption.	W	M				1		1			1		1	
Consumption.	W	F								1			1	
Consumption.	B	F				1								
Consumption.	B	F												
Dropsy	W	F			1									
Drowned	W	M						1						
Fever	W	M											1	
Fever	W	F									1	1	1	
Fever	B	M									3			
Fever	B	F									2			
Fever, inter't.	W	M				1	1						3	
Fever, inter't.	W	F			1								1	
Fever, inter't.	B	F								1				
Fever, inter't.	B	F												
Fever, scarlet.	W	M			1									
Fever, scarlet.	W	F								1	3			
Fever, scarlet.	W	F												
Gravel	W	M					1							
Insanity	W	F			1									
Lungs, dis. of	W	F											1	
Lungs, dis. of	W	M	1											

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
BOONE.															
Liver, dis. of	W	M			1										
Measles	W	F			1										
Neuralgia	W	F							1						
Nervous org.	W	F											1		
Paralysis	W	M										1			
Pneumonia	W	M	2	1											
Pneumonia	W	F				1				1					
Pneumonia	W	F													
Rheumatism	W	M		2			1								
Rheumatism	W	M													
Suddenly	W	M										1			1
Suffocated	W	F		1											
Spine, dis. of	W	F				1	1				1				
Spine, dis. of.	W	F			1						1				
Spine, dis. of.	B	M				1									
Spleen, dis. of	W	F												1	
Thrush	W	M												1	
BOURBON.															
Accident	W	M	1						1						
Accident	B	M						1							
Age	W	F								1					
Apoplexy	W	M		1	1										
Apoplexy	W	M													
Bowels, dis. of	W	M													1
Bowels, dis. of	B	F												1	
Cholera	B	M								1					
Cholera inf.	W	F								1					
Croup	W	M									1				
Convulsions	W	M									2				
Convulsions	B	M								1					
Consumption.	W	M	1									1			
Consumption.	B	M			1	1									
Consumption.	B	M													
Child-birth	W	F							1						
Dysentery	W	M							1						
Dysentery	B	F									1				
Debility	W	M				1									
Debility	B	M											1		
Dropsy	W	M								1					
Dropsy	B	F						1							
Erysipelas	W	M										1			
Erysipelas	B	F											2		
Enteritis	W	M						1							
Enteritis	W	F			1										
Enteritis	B	M	1												
Enteritis	B	F							1						
Fever	W	M	1						1						
Fever	W	F								1					
Fever	B	M												1	
Heart, dis. of.	W	M							1				1	1	
Heart, dis. of.	W	F			1										
Heart, dis. of.	B	M										1			

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
BOURBON.															
Heart, dis. of	B	F		1								1			
Inflammation	W	F					1								
Intemperance	B	F									1				
Lungs, dis. of	W	F							1				1		
Lungs, dis. of	W	F									1				
Measles	B	M			1									1	
Nervous org.	W	M						1							
Peritonitis	B	F											1		
Poison	W	F						1							
Pneumonia	W	M			2										
Pneumonia	W	F	2											1	
Pneumonia	B	F											1		
Rheumatism	W	F			1										
Scrotula	B	F												1	
Stom., dis. of	W	M									1				
Stom., dis. of	W	F							1						
Spine, dis. of	W	M	2	3		2		1						1	
Spine, dis. of	W	F	2	1		1		2					1		
Spine, dis. of	B	M	2		1									1	
Spine, dis. of	B	F												1	
Tumor	W	F							1						
Wh'ng cough.	W	F			1										
Wh'ng cough.	B	F						1							
Worms	B	M											1	1	
Wounds	B	M		1											
BREATHITT.															
Bowels, dis. of	W	F						1		1					
Croup	W	F						1							
Dropsy	W	F								1					
Dropsy	W	M										1			
Epilepsy	W	M											1		
Epilepsy	B	M					1							1	
Fever	W	M				1								1	
Heart, dis. of	W	F		1											
Hives	W	M							1						
Inflammation	W	F		1											
Kil'd by des'n	B	M								1					
Kil'd by des'n	W	M							1						
Measles	W	M				2				1					
Paralysis	W	M			1										
BRECK' RIDGE.															
Age	W	F	1												
Accident	W	M									1				
Asthma	W	F										1			
Asthma	W	M										1			
Abscess	W	F										1			
Bowels, dis. of	W	M							1						
Consumption.	B	F									1			1	
Consumption.	B	F													
Croup	W	F											1		
Diarrhea	W	M										1			
Fever	B	M							1				1		

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
BRECK' RIDGE.														
Fever	B	F	1			1				1				1
Fever	W	M								1				1
Fever	W	F					1							
Inflammation	W	M												1
Lungs, dis. of	W	M				1								
Pneumonia	W	M		1										
Pneumonia	B	M	1										1	
Pneumonia	B	M											1	
Spleen, dis. of	W	M			1									
BULLITT.														
Consumption.	W	M									1			
Consumption.	B	F									1			
Dysentery	W	M									1			
Fever	W	M										1		
Heart, dis. of.	W	M								1				
Hydroceph'ls	W	F							1					
Poison	W	M				1								
Rheumatism	W	M									1			
BUTLER.														
Bronchitis	W	F				1					1			
Bronchitis	W	F												
Burns	W	M										1		
Consumption.	W	F				1	1		1					
Consumption.	W	M		1		1				1				
Consumption.	W	M												
Consumption.	W	M												
Dropsy	W	F	1				1		1	1			1	
Dropsy	W	M		1		1								
Dropsy	W	M												
Diphtheria	B	F					1							
Diphtheria	W	M								1				
Erysipelas	W	F			2					1				
Erysipelas	W	F								1				
Fever	W	F							1	1	5			
Fever	W	M				2		1			1		1	
Fever	W	M												
Fever	W	M												
Heart, dis. of.	W	M									1	2	1	
Heart, dis. of.	W	M												
Heart, dis. of.	W	M												
Heat	W	M				1								
Insanity	W	M												1
Lightning	W	M							1					
Rheumatism	B	M				1								
Scrofula	B	F					1							
Scrofula	W	F				1								
Ulcer	W	M									1			
Wh'ng cough	W	F	1								1			1
Wh'ng cough.	W	M						1						
Wh'ng cough.	W	M												
Worms	W	M												1

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total		
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.			
												Male.	Female.	Male.		Female.	
			1	1							2		2			4	4
1											1	1	1				2
											1	1	1	1			1
										1			1				1
			1			1						2	2				2
				1						1					2		2
			1										1				1
				1									1				1
1				1									1			1	1
													1				1
1					1								1				1
	1												1	1			1
1													1				1
	1												1				1
							1						1				1
2														2			2
1													1				1
1					2	2							1	4			4
			1										2				2
				1			1	2		1				5			5
						1			1				2				2
1																1	1
1													1				1
1				1	1									3			3
1			1	3	1	1								7			7
2				2	1								5				5
1	3												4				4
				1													
				1									1				1
			1										1				1
					1										1		1
	1															1	1
		1														1	1
								1					1				1
2											1			3			3
1												1					1
													1				

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
CALDWELL.														
Accident	W	M								1				
Age	W	F											1	
Cholera inf'n.	W	F										1		
Croup	W	M											1	
Child-birth	B	F						1						
Consumption.	W	M	1				1			1				
Consumption.	W	F	1											
Consumption.	W	F												
Dis. bowels.	W	F						1						
Diphtheria	W	F						1		1		2	1	
Diphtheria	W	M									1	2		
Diphtheria	W	M												
Diphtheria	W	M												
Fever, typh'd	B	F								1	1			
Fever, typh'd	W	F				1	1				1		2	
Fever, typh'd	W	F												
Fever, typh'd	W	F												
Heart, dis. of.	W	F							1		2			
Heart, dis. of.	W	M								1				
Heart, dis. of.	W	M												
Pneumonia.	W	M	1							1			1	
Pneumonia.	W	F			1					1				
Pneumonia.	B	F											1	
Pneumonia.	B	F												
Scrofula	W	M								1				
Scrofula	W	F											1	
Wh'g cough.	W	M	1											
CALLOWAY.														
Age	W	F					1		1			1	1	
Accident	W	M						1						
Apoplexy	W	M			1									
Apoplexy	W	F							1					
Bowels, dis. of	W	M							1			1		
Bowels, dis. of	W	F							2		1			
Burns	W	M			1								1	
Burns	W	M												
Croup	W	M							1				1	
Croup	W	F									1			
Cancer	W	F								1				
Consumption.	W	M						1		1				
Consumption.	W	F		1			2	1	2	1				
Consumption.	W	F												
Colic	W	F								1			1	
Colic	W	F												
Child-birth	W	F				1		1						
Child-birth	W	F												
Diarrhea	W	M								1				
Dropsy	W	F		1					1		1			
Dropsy	W	M					1							
Drowned	W	F				1								
Epilepsy	W	M									1			
Fever	W	F						1	1		2			

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
				1			1					1	1			1
1													1	1		1
1							1					1				1
	1			1			1					3			1	1
									1				1			3
													1			1
5													5			5
2	1											3				3
		1					1								2	2
				2	1	1		1					5			5
					1							1	3			3
1					1						1	1				1
					2					1		3				3
1								1					2			2
			1												1	1
												1				
1												1	1			1
1												1				1
									1	3			4			4
	1											1				1
		1										1	1			1
													1			1
2												2				2
1							1	1					3			3
2												2				2
2												2				2
1								1					1			1
						1	1					2	1			1
						2	1	2					7			7
					1		1							2		2
			2										2			2
	1											1	3			1
					2			1								3
									1			1				1
1												1	1			1
1	2		1									1	4			1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
CALLOWAY.															
Fever	W	F													
Fever	W	F													
Heart, dis. of	W	F								1					
Heart, dis. of	B	F			1										
Hives	W	M			1									1	
Hives	W	F													
Insanity	W	M								1					
Jaundice	W	M									1				
Lungs, dis. of	W	F									1				
Lungs, dis. of	W	M												1	
Pneumonia	W	M		1	1					1					
Pneumonia	W	F					1			1					
Pneumonia	B	M								1					
Rheumatism	W	F					1					1			
Scrofula	W	M	1												
Scrofula	W	F							1						
Stom., dis. of	W	F													
Spine, dis. of	W	M										1			
Spine, dis. of	W	F						1							
Suffocated	B	F					1								
CASEY.															
Apoplexy	W	M		1											
Accident	W	M									1			1	
Accident	W	M													
Age	B	F													
Age	W	M													
Age	W	F													
Age	W	F			1										
Bronchitis	W	M									1				
Bowels, dis. of	W	F	1						1						
Bowels, dis. of	W	M		1											
Bowels, dis. of	W	M													
Cancer	W	M													
Cholera inf'n.	W	F							1						
Cholera inf'n.	B	F													
Croup	B	M			1						1				
Croup	W	F													
Croup	W	F								1					1
Consumption.	W	F	1	1		2				1					
Consumption.	W	M	1	1	1				1		1		3		
Consumption.	B	F			1										
Consumption.	B	F													
Child-birth	W	F												1	
Dropsy	W	F				2							1		
Dropsy	B	F													
Dropsy	B	F													
Dropsy	B	F													
Drowned	W	F			1										
Epilepsy	W	F									1		1		
Epilepsy	W	F													
Fever	W	F											1		
Gravel	W	M												1	
Hives	W	M											1		
Heat	W	F												1	
Heat	W	F												1	
Heart, dis. of	W	M							1					1	

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1													1			1
1															1	1
2												2				2
1												1	1			1
1						1						1				1
1			1									1	2			2
2				1								1				1
1					1	1						3	2			3
2														2		2
2							1								2	2
1												1	1			1
1													1			1
1													1			1
1	1												1			1
								1				1				1
								1				2				2
					1											
										1					1	1
						1				1			1			1
										1						1
2																1
1																1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
CASEY.														
Kil'd by des'n	W	M	1											
Measles	B	F										1		
Nervous org.	W	M				1								
Nervous org.	B	F								1				
Paralysis	W	M								1				
Poison	B	F			1									
Pneumonia	W	M		1										
Pneumonia	W	F		1							1			
Pneumonia	W	F											1	
Spine, dis. of.	W	F						1						
Scrofula	W	F										1		
Wh'ng cough.	W	M	1									1		
Wh'ng cough.	W	F				1						2		
CLARK.														
Age	W	M										1		
Apoplexy	W	F				1								
Bowels, dis. of	W	F							1		1			
Croup	W	M											1	
Cancer	W	M							1					
Consumption.	W	M	1								1			
Consumption.	W	F							1					
Consumption.	B	M										1		
Dropsy	W	F					1							
Dropsy	W	M					1							
Debility	W	M										1		
Debility	W	F											1	
Erysipelas	W	M		1										
Epilepsy	W	M									1			
Influenza	W	M						1						
Lungs, dis. of	W	M									2			
Lungs, dis. of	W	F			1		1							1
Lungs, dis. of	B	F					1							
Lungs, dis. of	B	M									1			
Measles	W	M						1						
Nervous org.	W	M							1					
Pneumonia	W	M	1											
Pneumonia	B	M			1									
Poison	W	M				1								
Poison	W	F						1						
CLAY.														
Age	W	F	1									1		
Age	W	M											1	
Bowels, dis. of	W	F								1				
Croup	W	M						1						
Croup	W	F						1						
Croup	B	M								1				
Consumption	W	F			1	1								
Dropsy	W	M						1		1				
Del. tremens.	W	M											1	
Fever.	W	F								1				
Fever.	W	M			1									
Heart, dis. of	W	F		1										

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1					1							1			1	1
1	1											1			1	1
								1				1			1	1
				1											1	1
				1		1	1	1	1			3	2			3
				1										1		1
1													1	1		1
3	2											2	3			3
								1				1				1
2						1							1	2		1
	1							1				1				1
1						1					1	2	1			1
					1	1							1		1	1
									1			1				1
									1	1		1	1			1
																1
1												1				1
	1															1
1	1			1	1		1					2	3			3
															1	1
	1											1				1
												1	1			1
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																1
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TABLEM IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
CLAY.															
Hives-----	W	M		1											
Hives-----	W	F					1								
Lungs, dis. of.	B	F										1			
Nervous org.	W	F						1							
Scrofula-----	W	M						1							
Scrofula-----	W	F									1				
Tumor-----	W	M									1				
CRITTENDEN.															
Age-----	W	M										1			
Accident-----	W	M				1									
Burns-----	W	F										1			
Bronchitis-----	W	M		1					1						
Bronchitis-----	W	M													
Bowels, dis. of	W	M								1		1			
Bowels, dis. of	W	F				1									
Bowles, dis. of	W	F													
Cholera, inf'n	W	F							1						
Croup-----	W	F								1					1
Croup-----	W	M		1								1			
Croup-----	W	M													
Convulsions-----	B	F													1
Consumption.	W	M							1	1	1		1		
Consumption.	W	F	1							1	1				
Consumption.	B	M												1	
Consumption.	B	F				1									
Child-birth-----	W	F			2						1			1	
Drowned-----	W	M				1									
Dropsy-----	W	F								1					
Diph. & infl'a.	W	M									1	2			
Diph. & infl'a.	W	F										2			
Diph. & infl'a.	W	F													
Erysipelas-----	W	M										2			
Erysipelas-----	W	M													
Epilepsy-----	W	M					1								
Fever-----	W	M			1			1			1	3	1		
Fever-----	W	F							1						
Fever-----	B	F	1												
r, inter't.	W	M								1	1			1	
Fever, inter't.	W	M													
Fever, rem'nt	W	F								1					
Hives-----	B	M			1	1									
Hives-----	W	M												1	
Hives-----	W	F									1				
Lungs, dis. of.	W	M								1	1	1			
Lungs, dis. of.	W	F				1									
Liver, dis. of.	W	M								1					
Measles-----	B	M						1							
Nervous org.	W	M	1												
Nervous org.	W	F											1		
Paralysis-----	B	M											1		
Paralysis-----	W	F									1	1			
Pneumonia-----	W	M	2	1		2						1			

TABLE IX.—CAUSES OF DEATH.—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1												1				1
2													2			2
1		1	1										2		1	1
1	1											1				1
											1	1				1
										1		1				1
	1				1							1				1
					1		1					2	1			1
												2				2
1	1	1										3				3
	1												1			1
1													3			3
				1	2							4				4
						2					1		3			3
				1		1								1		1
			1	2	1							1	4			4
					1							1				1
												1	1			1
	3											3				3
1	1												2			2
2												2				2
1												1				1
2	1		2		2							7				7
				1									1			1
				1											1	1
1								1		1		3				3
				1									1			1
2														2		2
1												1				1
1	1					1						3	1			3
	1											1				1
	1													1		1
												1				1
1													1			1
1														1		1
								1		1					1	2
3					1					1	1	6				6

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
CRITTENDEN.															
Pneumonia	W	F	1					1	1					1	
Pneumonia	B	M											1		
Pneumonia	B	F	1												
Scrofula	W	M	1												
Spine, dis. of	W	M											1		
Spine, dis. of	W	F											1		
Ulcer	W	M					1								
Organs, ura'y	W	M						1							
Worms	W	F		1											
Wh'ng cough.	W	M												2	1
Wh'ng cough.	W	F								1	1		1		
Wh'ng cough.	B	M									1				
Wh'ng cough.	B	F												1	
CUMBERLAND.															
Age	W	M												1	
Burns	W	F												1	
Bowels, dis. of	W	M								1					
Dropsy	W	M						1						2	
Dropsy	W	F			1					1	2			1	
Dropsy	B	F										1			
Dropsy	B	F													
Drowned	W	M						2							
Drowned	W	F						1							
Drowned	B	M				1									
Fever	W	M		1							2	3	4		
Fever	W	F	1					1	1				2	2	
Fever	B	M								1				1	
DAVIES.															
Atrophy	W	F		1											
Accident	W	M										1			
Accident	B	M										1			
Age	W	M								1					
Age	W	F		1										1	
Age	B	M							1						
Bronchitis	W	F								1					
Burns	B	M	1												
Burns	W	F			1										
Bowels, dis. of	W	M			1				1		1			1	
Bowels, dis. of	W	F												1	
Bowels, dis. of	W	F													
Cancer	W	F									1				
Convulsions	W	M	1												
Colic	W	M					1								
Child-birth	W	F		1	1									1	
Cholera	W	F								1	2				
Cholera	W	M							1			1			
Cholera	W	M													
Cholera, inf'n	W	M						1		1					
Cholera, inf'n	W	M													
Croup	B	M										1			
Croup	W	M										2		2	
Consumption.	W	F	1		1	2	1			2	1	1	1	1	

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
		1		1		1		1					4		1	4
1				1												1
1		1										1				1
	1									1		1	1			1
												1				1
								1				1				1
		1								1		1	1			1
3	1											4				4
2													2			2
1														1		1
1															1	1
									1			1	1			1
1	1											1				1
2						1						3				1
3				2				1					5			3
															1	5
			1		1							2				1
				1									1			2
6	1	2	1	1								10		1		10
3		1		1	1		1						7			7
1									1					2		2
							1						1			1
				1				1				1		1		1
									1	1			2			2
							1							1		1
																1
2		1		1								4	1			1
							1						1			4
				1												1
1												1	1			1
1												1				1
				1	2							3				3
3													3			3
2												2				2
												2				
1																2
4														1		1
1												4				4
				4	4		2						11			11

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
DAVIES.															
Consumption.	W	M	1			1			1						
Consumption.	B	F					1								
Consumption.	B	M						1							
Debility	W	M								1					
Drowned	W	F					1								
Erysipelas.	W	M				1					1			1	
Erysipelas.	W	M													
Epilepsy	W	F										1			
Epilepsy	B	M	1												
Fever	W	F	1	1				1		2		3	1		
Fever	W	F													
Fever	W	F													2
Heart, dis. of.	W	M			2										
Heart, dis. of.	W	F							1						
Jaundice	W	M	1												
Influenza	W	M	1												
Kil'd by des'n.	W	M								1					
Nervous org.	W	M				1			1						1
Nervous org.	W	F					1			1	1				1
Nervous org.	W	F													
Pneumonia	W	M	3	4	2							1			
Pneumonia	W	F		1		1			1		1	1	1		
Pneumonia	B	M				2									
Pneumonia	B	F						1				1			
Rheumatism	W	F				1									
Stom'b, dis. of	W	F											1		
Spine, dis. of.	W	M				1									
Suicide	W	M						1							
Teething	W	F													1
Teething	W	M											1		
Urinary, org.	W	M											1		
Womb, dis. of	W	F				1									
Wh'ng cough.	W	M					1	2							
Wh'ng cough.	W	F	1			1								1	1
EDMONSON.															
Age	W	M												1	
Accident	W	M											1		
Colic	W	M											1		
Cancer	W	F							1						
Croup	W	M									1		1		
Croup	W	F		1											
Consumption.	W	M				1						1		1	
Consumption.	W	F										1			1
Diarrhea	W	M							1						
Debility	W	M						1							
Dropsy	W	M									1				
Dropsy	W	F	1												
Epilepsy	W	M					1								
Fever	W	M				1		1				1			
Fever	W	F		1					1						
Heart, dis. of.	W	F	1							1					
Hives	W	F								1					

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1			2			1		1				3			1	3
1												1		1		1
1		1											1			1
1			1	1								3				3
		1												1		1
1	1		3	1	1		2							9	1	9
						1		1					2			2
					1						2	2	1			2
1												1				1
	1											1				1
						1						1				1
3												3				3
3	1												4			4
4				3		3						10				10
4				1					1				6			6
		1		1										2		2
			1		1										2	2
1							1						1			1
1												1	1			1
		1										1				1
1												1	1			1
1							1					1				1
						1						1	1			1
2	1											3				3
2	1									1			4			4
											1	1				1
		1										1				1
							1					1				1
												1				1
1	1			1								2	1			2
1													1			1
	1			2								3				3
					1		1						2			2
								1				1				1
								1				1				1
									1			1				1
1												1	1			1
2				1								3				3
1			1	1									3			3
	1			1									2			2
1													1			1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of Death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
EDMONSON.														
Pneumonia	W	M												1
Quinsy	W	M									1			
ELLIOTT.														
Age	W	F					1							
Bowels, dis. of	W	M								1				
Child-birth	W	F			1		1							
Consumption.	W	F	1											
Croup	W	M							1		1			
Dysentery	W	F						1						
Dropsy	W	F				1								
Dropsy	W	M						1						
Fever	W	M												
Fever	W	F			2		1							
Fever, scarlet.	W	F								1				
Fever, scarlet.	W	M									1			
Gastritis	W	M				1								
Hives	W	F											1	
Heart, dis. of.	W	F										1		
Heart, dis. of	W	M										1		
Kil'd by des'n	W	M									1		1	
Liver, dis. of	W	M												
Liver, dis. of	W	M						1			1			
Malformation	W	F			1									
Measles	W	F					1							
Measles	W	M		1										
Poison	W	M						1						
Scrofula	W	F						1						
Wh'ng cough.	W	F			1									
ESTILL.														
Age	W	M			1									
Age	W	F										1		
Apoplexy	W	M											1	
Child-birth	W	F						1						
Cancer	W	F								1				
Consumption	W	F							1					
Consumption	W	M		1										
Dyspepsia	W	M						1						
Dropsy	W	F					1							
Influenza	W	M			1									
Measles	W	M		1										
Measles	W	F		1										
Pneumonia	W	F	2								1			
Wh'ng cough.	W	M								1				
Wh'ng cough.	W	F						1	1					
Wh'ng cough.	B	M										1		
FLEMING.														
Age	W	F	1								2			
Age	W	M											1	
Apoplexy	W	M							1					
Burns	W	F							1					
Bowels, dis. of	W	F				1		1	1					
Bowels, dis. of	W	F												
Croup	W	M	1											

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
				1								1				1
			1									1				1
									1				1			1
					1											1
					1											1
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TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February,	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
FLEMING.															
Croup	W	F					1								
Convulsions	W	F							1						
Convulsions	B	M									1				
Consumption.	W	M					1							1	
Consumption.	W	F			1				2						
Consumption.	W	F													
Drowned	W	M		1											
Diabetes	W	M										1			
Dropsy	W	F	1												
Dropsy	W	M						1							
Dropsy	B	F												1	
Debility	W	M		1											
Dysentery	W	M									1				
Fever	B	M				1			1						
Fever	W	M											1		
Heart, dis. of	W	F	1												
Heart, dis. of.	W	M										1			
Kil'd by des'n	W	M	1												
Kil'd by des'n	W	F								1					
Measles	W	M		1											
Nervous org.	W	F								1	1				
Nervous org.	W	M	1						1						
Nervous org.	B	F							1						
Paralysis	W	F					1								
Paralysis	B	F												1	
Pleurisy	W	M										1			
Pneumonia	W	M				2	2					1		1	
Pneumonia	W	F							1		1			1	
Pneumonia	B	M									1				
Quinsy	W	M		1											
Rheumatism	W	F							1						
Rheumatism	W	F						1							
Stom., dis. of	W	F					1								
Wh'ng cough.	W	F					1				1				
Wh'ng cough.	W	M												1	
FLOYD.															
Bowels, dis. of	W	M							1						
Cancer	W	F										1			
Croup	W	M		1											
Croup	W	F												1	
Consumption.	W	F									2				
Consumption.	W	M						1							
Erysipelas	W	F	1		2										
Fever	W	F				1	1								
Influenza	W	F						1							
Lungs, dis. of	W	M											1		
Lungs, dis. of	W	F											1	1	
Pneumonia	W	M										1			
FRANKLIN.															
Apoplexy	B	F					1								
Age	W	F							1	1		1			
Age	W	M	1					1							

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1													1			1
1													1			1
1														1		1
				1	1							2				2
			1			1	1						3			3
				1								1				1
								1				1	1			1
						1			1			1	1			1
		1										1			1	1
				1								1				1
1												1				1
							1					1				1
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												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
												1				1
			</													

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
FRANKLIN.															
Bowels, dis. of	W	F							1						
Bronchitis	W	M							1						
Colic	W	M													
Cholera	W	M							1				1		
Cholera, inf'n	W	M							2						
Cholera, inf'n	W	M													
Croup	W	F											1		
Cancer	W	M							1						
Cancer	W	F							1	1					
Consumption.	W	F		1	3			4	1		1			1	
Consumption.	W	M			1	1	1	1	1					1	
Consumption.	B	F	1	2											
Consumption.	B	M												1	
Dysentery	W	M									1				
Debility	W	M			1										
Dropsy	W	F	1									1	1		
Dropsy	W	F													
Erysipelas	W	M						1							
Fever	W	M			1						1				
Fever	W	F							1	1					
Heart, dis. of	W	F				1	1								
Heart, dis. of.	W	F													
Influenza	W	F									1				
Kil'd by des'n	B	M									1				
Measles	W	M				1									
Measles	B	F						1							
Nervous org.	W	M	1	1	1					1					
Nervous org.	W	F							1				1		
Nervous org.	W	F													
Organs, gen.	W	F												1	
Pneumonia	W	F	2												3
Pneumonia	W	M				1		1				1			
Pneumonia	B	F		1											
Quinsy	W	M						1							
Scrofula	W	M								1					
Spine, dis. of	W	F									1				
Suicide	W	M			1										
Teething	W	M										1			
Wh'ng cough.	W	F						1					1	1	
Wh'ng cough.	W	M									1				
Wh'ng cough.	B	F			1										
FULTON.															
Bowels, dis. of	W	M							1						
Bowels, dis. of	W	F							2						
Burns	W	F	1									1			
Burns	W	F													
Catarrh	W	F							1						
Child-birth	W	F	1	1					1						
Consumption.	W	F		1	1		1	1					1		1
Consumption.	W	M									2				
Consumption	W	M													
Cancer	W	F							1				1		

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1									1			1	1			1
2						1				1		1	1			1
	1											2				2
					4	2			1			1	1	2		1
1				2	1	4		1					11	5		11
2				1			1								3	5
		1													1	3
1								1				1				1
					2			1				1	3			1
						1										3
	1				1				2				2	2		2
1								1					1			1
1												1			1	1
		1													1	1
2						1		1				4	2			4
2																2
														1		
									1					5		1
4					1							3				3
2																3
1		1										1			1	1
	1											1	1			1
1																1
								1				1				1
1														3		3
3												1				1
1															1	1
1																1
											1	1				1
1					1								2			2
	1										1		2			2
					1								1			1
				2	2	1							3			3
		1			2		1					2	6			6
					1											2
						1			1							
														2		

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												Unknown.
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	
FULTON.															
Cancer	W	F													
Cholera inf'n.	W	F									2				
Cholera inf'n.	W	M										1			
Diphtheria	W	F												1	
Diphtheria	W	M												1	
Diarrhea	W	F							1	1					
Diarrhea	W	F													
Dysentery	W	F												1	
Dropsy	W	M											1		
Erysipelas	W	F								1					
Enteritis	W	F									1				
Enteritis	B	F									1				
Fever	W	M											1	2	
Fever	W	F			1								1		
Gastritis	W	F										1			
Gastritis	W	M	1												
Hives	W	M								1					
Heart, dis. of	W	F		1											
Hepatitis	W	F				1									
Ki'd by des'n	W	M				1									
Liver, dis. of	W	M							2						
Organs, gen.	W	F							1						
Organs, urn'y	W	F								1		1			
Organs, urn'y	W	M							1						
Paralysis	W	M					1								
Pneumonia	W	F	1		2				1		1	1		1	
Pneumonia	W	M										1	1	1	
Pneumonia	B	M				1									
Pneumonia	B	F			1								1		
Peritonitis	W	M							1			1			
Spine, dis. of	W	M											1		
Thrush	W	M													1
GALLATIN.															
Abscess	W	F									1				
Cancer	W	F									1				
Consumption.	B	M												1	
Child birth	W	F										1			
Fever	B	F											1		
Fever	W	M											1		
Heart, dis. of	W	M												1	
Heart, dis. of	B	F				1									
Paralysis	W	F												1	
Pleurisy	B	M			1									1	
Pneumonia	W	F												1	
Paramenia	W	F									1				
Quinsy	W	F							1						
GARRARD.															
Accident	W	F							1						
Abscess	W	F							1						
Age	B	F		1											
Age	W	F				1	1								
Bowels, dis. of	W	F								3					

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
2													2			2
1												1	1			1
1													1			1
1												1				1
1					1								2			2
1													1			1
						1						1				1
								1					1			1
									1							1
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																1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
GARRARD.															
Bowels, dis. of	W	M									2	1			
Bowels, dis. of	B	M									1				
Bowels, dis. of	B	F									1				
Child-birth	R	F			1									1	
Convulsions	B	F	1												
Cancer	W	F			1										
Cancer	W	M				1			1						
Cholera	W	M								1					
Cholera inf'n.	W	F							1						
Croup	W	F			1				1				1		
Croup	B	M									1				
Croup	B	F	1												
Consumption.	W	F	2	3			2	1	2	3	1	1	1		
Consumption.	W	M	1	2	1					1				1	
Consumption.	B	F			1	1				2	1				
Consumption.	B	F													
Dysentery	W	M								1					
Dysentery	W	F								1					
Dropsy	W	M								1	1				
Dropsy	W	F				1									
Dropsy	B	F								1					
Epilepsy	W	F						1							
Fever	W	F							1					1	
Fever	W	M					1								
Heart, dis. of	W	F					1	1							
Heart, dis. of	B	M				1									
Infantile	B	F							1						
Kil'd by des'n	W	M									1	1		1	
Kil'd by des'n	W	M													
Liver, dis. of.	W	M		1											
Measles	W	M	1		1										
Measles	B	M			1	1									
Measles	B	F								1					
Nervous org.	W	M										1			
Nervous org.	W	F				1					1				
Nervous org.	B	M					1								
Nervous org.	B	F								1					
Paralysis	W	F	1												
Paralysis	B	F						1							
Pneumonia	W	F	1			1	1			2				1	
Pneumonia	W	M			1	1						1	1		
Pneumonia	B	M					1			1					
Pneumonia	B	F				1	1								
Rheumatism	B	M		1											
Suicide	W	M		1											
Scrofula	B	F							1						
Thrush	W	M					1								
Tetanus	B	M									1				
Teething	B	F											1		
Urinary org.	B	F									1				
Wh'ng cough.	W	M							1						

TABLE IX.—CAUSES OF DEATH.—Continued.

AGES.												WHOLE NO.				Total
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1								2				3			1	3
1																1
1															1	1
1						1									2	2
1															1	1
						2							2			2
							1			1		1				1
1													1			1
3													3			3
1														1		1
1	1		1	9	3	1							15			15
	1		1	3			1	1				6				6
			3	1											5	5
												1				1
1													1			1
1									2			2				2
	1												1			1
							1								1	1
									1				1			1
			1									1				1
						1	1						2			2
						1								1		1
1				2	1							3				3
								1				1				1
2												2				2
1	1													2		2
1															1	1
		1										1				1
1	1												2			2
1														1		1
	1														1	1
									1				1			1
									1						1	1
4	1		1										6			6
1				1	1		1					4				4
1							1							2		2
		1	1												2	2
				1										1		1
								1				1				1
				1											1	1
1												1				1
1														1		1
1															1	1
1						1									1	1

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
GRANT.															
Dysentery	W	F									1				
Dropsy	W	M				1									
Fever	W	M	1											1	
Gastritis	W	F									1				
Liver, dis. of.	W	M												1	
Nervous org.	W	M			1							1			
Pneumonia	W	M						1							
Lungs, dis. of.	W	F			1								1		
Organs, gen.	W	F										1			
Spine, dis. of.	W	F												1	
Urinary, org.	W	M					1								
GRAVES.															
Abscess	W	F											1		
Asthma	W	F		1											
Asthma	B	M			1										
Age	W	M			1								1		
Age	W	F			1	1	1								
Age	W	F													
Accident	W	F		1											
Accident	W	M											1		
Bronchitis	W	F							1						
Bronchitis	W	M		1		1									
Bowels, dis. of	W	F										1			
Bowels, dis. of	W	M	1						1						
Burns	W	M	1		1										
Burns	W	F		1										1	
Child-birth	W	F											2		
Consumption.	W	F	1	2	2	2	2	3	2			2	1	1	1
Consumption.	W	M				4			1		4				
Consumption.	B	F		1											
Convulsions	W	M	1												
Cholera	W	F					1					1			
Croup	W	M										1	1	3	
Croup	W	F									1		3	1	
Croup	W	F													
Diarrhea	W	F							1						
Dyspepsia	W	F										1			
Dysentery	W	F										2			
Dysentery	W	F													
Diphtheria	W	M									1	1	1		
Diphtheria	W	F				1									
Dropsy	W	M	1				1								
Dropsy	W	F								1		1			
Fever	W	M			1		1					1			
Fever	B	F											1		
Fever, rem'nt	W	F											1		
Heat	W	M							1						
Hives	W	F													1
Heart, dis. of	W	F							1				1		
Hydroceph'ls	W	F												1	
Hydroceph'ls	W	M									1		1		
Ki'd by des'n	W	M		1	1										

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		Total.
												Male.	Female.	Male.	Female.	
1			1				1				1	1				1
											1	2				1
1													1			2
1											1	1	2			1
1									1				1			1
											2		2			2
											1		1			1
			1										1			1
											1	1				1
		1										1				1
1												1				1
	1												1			1
										2		2				2
									1	2			3			3
1						1						1		1		1
								1				2		1		1
2												2				2
1								1				2		1		1
1	1	1										2				2
													2			2
													2			2
1			2										2			2
			2	4	6	4		2					2			2
				1	4		1				1	9	19			19
					1									1		9
1												1				1
1						1										1
4	1											5		2		2
4	1												5			5
1													1			1
1													1			1
2													2			2
2	1											3				3
1													1			1
								1				2				2
		1				1							2			2
1				1			1					3				3
1																1
1								1				1		1		1
													1			1
1				1				1					2			2
						1							1			1
1									1			2				2
												2				2
												2				2
												2				2

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
GRAVES.															
Lungs, dis. of	W	F										1			
Lungs, dis. of	W	M										1			
Liver, dis. of	W	M											1		
Liver, dis. of	W	M													
Nervous org.	W	M								4					
Nervous org.	W	F					2		1	1				2	1
Nervous org.	W	F													
Paralysis	W	F				1							1		
Paralysis	W	F													
Pneumonia	W	M		2	1		1			2	1	2	3	1	
Pneumonia	W	F	1	1		1						1			2
Pneumonia	B	F			1										
Pneumonia	B	F													
Small-pox	W	F	1	1											
Scrofula	B	M												1	
Suffocated	W	F							1						
Spine, dis. of	W	M				1		1						1	
Spine, dis. of	W	M													
Stom., dis. of	W	M									1		1		
Stom., dis. of	W	F								1		1			
Thrush	W	M						1							
Tumor	W	M					1								
Urinary org.	W	M			1								1		
Urinary org.	W	M													
Wounds	W	M			1								1		
Wounds	W	M													
Wh'ng cough.	W	M		1	1									1	
Wh'ng cough.	W	F										1			
GRAYSON.															
Accident	W	M		1											
Age	W	F						1						1	
Asthma	W	F									1				
Apoplexy	W	F	1												
Bronchitis	W	M	1												
Bowels, dis. of	W	M			1					1					
Bowels, dis. of	W	F							1						
Cholera inf'n.	W	F											1		
Croup	W	M		1							1		1		
Croup	W	M													
Consumption.	W	F	1	1	1		1	1						1	
Consumption.	W	M							2				1	1	
Consumption.	W	M													
Dropsy	W	M	1												
Dropsy	W	F		1											
Fever	W	F											1		
Heart, dis. of	W	F	1												
Hives	W	F			1						1				
Lungs, dis. of	W	M												1	
Organs, gen.	W	M											1		
Pneumonia	W	M				1					1			1	
Pneumonia	W	F			1								1		
Pneumonia	W	F													

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
1				1						1		1				1
3	1											1				1
6											1		4			4
					1				1					7		7
														2		
6	1		1	2			1	2				13				13
3				1	1		1						6			6
1															1	1
1		1											2			2
1					1								1			1
2	1											3				3
			2									2				2
	1		1										2			2
1										1		1				1
1									1			2				2
					2							2				2
3												3				3
1													1			1
				1						2		1	2			2
							1					1	1			1
1												1				1
1												2				2
1									1		1		1			1
3												3				3
		1	1	3		1							6			6
			1	1	1		1					4				4
	1											1				1
									1				2			2
							1						1			1
2													2			2
					1							1				1
1												1				1
1			1					1				3				3
2													2			2

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
GREENUP.															
Dysentery	W	M						1							
Dysentery	W	F								1					
Fever	W	F								1					
Heart, dis. of.	W	M								1					
Lungs, dis. of	W	F										1			
Lungs, dis. of	W	M	1											1	
Nervous org.	W	M						2							
Nervous org.	W	F				1			1						
Tetanus	W	F				1									
Wh'ng cough	W	F							1						
HANCOCK.															
Croup	W	F													1
Consumption.	W	M		1				1							
Fever	B	F												1	
Nervous org.	B	M								1					
HARDEN.															
Cancer	B	F										1			
Consumption.	B	F	1												
Consumption.	W	M			1										
Fever	W	F										1			
Heart, dis. of.	W	F										1			
Heart, dis. of.	W	M										1			
Measles	W	M											2		
Measles	W	F										1			
Pneumonia	W	M	1		1										
HART.															
Accident	W	M				1									
Accident	W	F								1					
Age	W	M								1					
Age	W	F												1	
Age	B	F	1								1				
Burns	W	F										1			
Bowels, dis. of	W	M	1		1		1					1			
Bowels, dis. of	W	F							1						
Bowels, dis. of	B	F								1			1		
Child-birth	W	F					1					1			
Consumption.	W	F		1		1			1	2		1	2	1	
Consumption.	W	M			1							1			
Consumption.	B	F	1	1	1	1	1		1		1				
Consumption.	B	M						1			1				
Convulsions	W	F		1											
Cancer	W	F									1				
Croup	W	M	1										1	2	
Croup	W	F			1					1	1	1			
Croup	B	F									1				
Drowned	W	M			1										
Dropsy	W	F									1				
Dropsy	B	F			1								1		
Debility	W	F													1
Erysipelas	W	F			1					1					
Fever	W	M								1					
Fever	W	F									1				

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1												1				1
1													1			1
	1					1						1	1			1
1	1											2				2
2												2				2
1				1									2			2
		1											1			1
1													1			1
																1
1													1			1
					2							2				2
									1						1	1
1								1								1
						1							1			1
																1
1													1			1
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TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												Unknown.
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	
HART.															
Heart, dis. of	W	F			1	1			1						
Heart, dis. of	W	M			1						1				
Influenza	B	F									1				
Lungs, dis. of	W	M							1	1					
Lungs, dis. of	W	M													
Measles	W	F	1					1					2		
Measles	W	F													
Neuralgia	W	F							1						
Nervous org.	W	F	1	1										2	
Nervous org.	W	M									1				
Nervous org.	B	F			1				1						
Organs, gen.	W	F						1					1		
Pneumonia	W	F	1				1								
Thrush	W	M					1								
Urinary org.	W	M				1									
Womb, dis. of	W	F											1		
Worms	W	F						1	1						
Worms	W	F													
Wh'ng cough.	W	F					1								
Wh'ng cough.	W	M	1								1				
HENDERSON.															
Abscess	W	F							1						
Bowels, dis. of	W	M									1				1
Bowels, dis. of	W	F						1						1	
Child-birth	B	F					1						1		
Consumption.	W	F			1							2	1	1	
Consumption.	W	M		1	1										
Consumption.	W	M													
Croup	W	M	1									1			
Croup	W	F			1										
Croup	B	F										1			
Dyspepsia	W	F					1								
Drowned	W	M							1						
Dropsy	W	F										1			
Dysentery	W	F								1		1			
Dysentery	W	M										1			
Epilepsy	B	M				1									
Fever	W	F										1			
Fever, rem'nt	W	M						1							
Hives	W	M							1						
Influenza	W	F									1				
Infantile	W	F											1		
Measles	W	M					1	1							
Measles	W	F								1					
Nervous org.	W	F								1		1	1		
Nervous org.	W	M										1			
Pneumonia	W	M	1		2					1					
Pneumonia	W	F			1								1	1	2
Pneumonia	B	M			1								1		
Pneumonia	B	F	1									1			
Paralysis	W	M		1											
Paralysis	W	F										1			

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1				1	1							2	3			3
1		1							1						1	1
1					1							2				2
2			1			1							4			4
					1								1			1
4												1	4			4
1																1
2															2	2
2													2			2
1							1						2			2
1												1				1
				1								1				1
					1								1			1
2													2			2
														1		
1												2				2
2					1								1			1
													2			2
														1		1
1		1									1	2				2
													2			2
					2											2
					2								5			5
					1							2				2
2												2				2
1	1												1			1
														1		1
			1										1			1
				1										1		1
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TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
HENDERSON.															
Rheumatism.	B	F							1						
Suddenly	B	M													1
Suddenly	W	F								1					
Spine, dis. of.	B	M			1										
Teething	B	F								1					
Thrush	B	M								1					
Womb, dis. of	W	F									1	1			
HENRY.															
Age	W	M					2								
Age	B	M						1							
Accident	W	M							2						
Accident	W	F				1				1					
Bronchitis	W	M									1		1		
Bronchitis	W	M													
Bowels, dis. of	W	F						1							
Bowels, dis. of	W	M									1				
Cancer	W	F			1						1				
Cancer	W	F													
Catarrh	W	F			1							1			
Catarrh	W	F													
Consumption.	W	F				1	2		1	1	1			1	
Consumption.	W	M		1					1						
Consumption.	B	M	1	1											
Consumption.	B	F													1
Dropsy	W	F		1											
Dyspepsia	W	F		1											
Fever	W	M								1					
Fever	W	F												1	
Fever	B	F							1						
Fever, rem't	W	M											1		
Heart, dis. of.	W	M				1					1				
Heart, dis. of.	W	F				1			1			1			
Intemperance	W	M									1				
Kil'd by des'n	W	M							1						
Liver, dis. of.	W	M									1	1			
Lungs, dis. of.	W	F												1	1
Neuralgia	W	M							1						
Nervous org.	W	F		1										1	
Pleurisy	W	F							1						
Paralysis	W	M											1		
Paralysis	W	F							1						
Pneumonia	W	M					1								
Organs, gen.	W	F													1
Organs, urn'y	W	F													
Spine, dis. of.	W	F		1										1	
HICKMAN.															
Age	W	F		1											
Age	B	F												1	
Bronchitis	W	M									1				
Bowels, dis. of	W	M	1					1	1				1		
Bowels, dis. of	W	F							1	1	1				
Bowels, dis. of	B	F										1			

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
HICKMAN.														
Burns -----	W	F									1		2	
Burns -----	W	M										1		
Cholera -----	W	M						1						
Cholera, inf'n	W	M	1											
Cholera, inf'n	W	F						1						
Croup -----	W	M						1		1	2		1	
Croup -----	W	F							1	1		2	1	
Croup -----	W	F												
Consumption.	W	F		1		1		3	1	1	1			
Consumption.	W	M				1		1		1				
Consumption.	B	M			1									
Child-birth	W	F		1										
Drowned -----	W	M					1							
Diarrhea -----	B	M						1						
Diarrhea -----	W	F								1				
Erysipelas	W	M		1										
Epilepsy -----	W	F						1						
Fever -----	W	F		1					1		2	1		
Fever -----	W	M	1							1	1		1	
Fever -----	W	M												
Gravel -----	W	M										1		
Hives -----	W	M	1											
Heart, dis. of.	W	M				1						1		
Heart, dis. of.	W	F						1						
Lungs, dis. of.	W	F	1							1				
Lungs, dis. of.	W	M									1			
Liver, dis. of.	W	M								1				
Nervous org.	W	F							1	1				
Paralysis -----	W	M								1				
Pneumonia -----	W	M		1	1				1		1			1
Pneumonia -----	W	F					1				1	1		1
Pneumonia -----	W	F												
Poison -----	B	F											1	
Rheumatism	W	M				1								
Stom., dis. of.	W	F										1		
Syphilis -----	W	M			1									
Spine, dis. of.	W	F										1		
Teething -----	W	M									1			
HOPKINS.														
Accident -----	W	M						1						
Abscess -----	W	M	1											
Abscess -----	W	M							1					
Age -----	W	F							1					
Bowels, dis. of.	W	M								1	1			
Bowels, dis. of.	W	F							2					
Child-birth	W	F												1
Consumption.	W	F		1		2	1					2		
Consumption.	W	M		1					1					
Consumption.	W	M												
Convulsions	W	F					1							
Cancer -----	W	M								1				
Cholera, inf'n	W	M							1	1				

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.			
												Male.	Female.	Male.	Female.		
1	2												1	3			3
1													1				1
1													1				1
1														1			1
4		1											5				5
4	1													5			5
				3		4		1						8			8
			1		2	1							4				4
				1											1		1
					1									1			1
			1										1				1
1															1		1
			1			1							1				1
2	1	1		1	1									1			1
2	2												4	6			6
																	4
										1			1				1
1													1				1
													2				2
			1											1			1
1					1								1	2			2
													1				1
2									1				1	2			2
2				1					1		1		1				1
2	1			1									5				5
														4			4
			1													1	1
			1										1	1			1
1													1				1
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1													1				1
1														1			1
				1									1				1
1													1				1
									1				1				1
										1				1			1
1		1											2				2
1							1							2			2
				1										1			1
1			3		2									6			6
				1	1								2				2
	1													1			1
					1								1				1
2													1	2			2

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
HOPKINS.														
Cholera inf'n.	W	F								1				
Croup	W	M							1	1		2		
Croup	W	F	1			1					1	1		
Croup	W	F												
Diarrhea	W	M						1	1		1			
Diarrhea	W	F										1		
Dysentery	W	F				1			1		1			
Dysentery	W	F												
Diphtheria	W	M								2				
Diphtheria	W	F								2				
Dropsy	W	M							1					
Fever	W	F						1		2				
Fever	W	M							1					
Hives	W	M						1		1				
Hives	W	M												
Hemorrhage	W	F	1			1								
Hemorrhage	W	F												
Intemperance	W	F									1			
Lungs, dis. of	W	F					1						1	
Lungs, dis. of	W	F												
Nervous org.	B	M											1	
Nervous org.	W	M											1	
Pneumonia	W	F	1							1				
Organs, gen.	W	F										1		
Syphilis	B	M												1
Scrofula	W	F					1							
Stom'h, dis. of	B	F								1				
Spine, dis. of	W	F										1		
Suicide	W	M												1
Urinary, org.	B	M		1										
Wh'ng cough.	W	M							1					
JACKSON.														
Consumption.	W	F									1			
Child-birth	W	F									1			
Croup	W	M										2		
Diarrhea	W	M								1		1		
Dropsy	W	M								1				1
Fever	W	F						2	1	1	1			
Fever	W	M				1	1							
Nervous org.	W	M	1											
Rheumatism	W	F					1							
Worms	W	F					1							
Womb, dis. of	W	F		1										
Wh'ng cough.	W	M	1											
JESSAMINE.														
Accident	B	F						1						
Bowels, dis. of	B	F								1				1
Bowels, dis. of	B	M			1									
Child-birth	B	F										1		
Cancer	W	F	1											
Consumption.	W	M	1	1					1					
Consumption.	B	F			1		1					1		

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		Total.
												Male.	Female.	Male.	Female.	
	1															1
3	1											4				4
2	1										1		4			4
1	1								1			3				3
1													1			1
3													3			3
	1										1	2				2
											2		2			2
1												1				1
2			1										3			3
									1			1				1
2												2				2
					1						1		2			2
					1								1			1
2													2			2
	1											1				1
1																
					1						1		2			2
											1		1			1
	1															
														1		1
								1					1			1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
JESSAMINE.															
Consumption.	B	F													
Dropsy	B	M													
Drowned	W	M							1						
Epilepsy	W	M							1						
Epilepsy	W	F				1									
Fever	W	F												1	
Hepatitis	W	F				1									
Hives	W	M										1			
Kil'd by des'n	W	M							1						
Lungs, dis. of	W	F		1	1										
Mumps	B	M			1										
Measles	W	F	1		1	1									
Measles	W	M			1										
Nervous org.	W	M							1						
Pneumonia	W	M	1												
Wh'ng cough.	W	F			1										
JOHNSON.															
Abscess	W	F								1					
Croup	W	F	1									2		2	
Croup	W	M				1								1	
Consumption.	W	F								5				3	
Consumption.	W	F													
Diphtheria	W	F									2				
Diphtheria	W	F													
Dropsy	W	M												2	
Erysipelas	W	M													1
Fever	W	M				1				1					
Fever	W	F											1		
Heart, dis. of.	W	F		1	1	1	1					1		1	
Heart, dis. of.	W	M													1
Lungs, dis. of	W	M				1									
Lungs, dis. of	W	F										4			
Nervous org.	W	M												1	
Stom., dis. of	W	F												1	
Ulcer	W	F								1					
Urinary, org.	W	M										1			
Wh'ng cough.	W	F												1	
KENTON.															
Age	W	F				1									
Abscess	W	F													
Bowels, dis. of	W	M									1				
Bowels, dis. of	W	F								1					
Cholera inf'n.	W	M									1				
Croup	W	F													
Croup	W	M			1								1		
Consumption.	W	F			1	1		1			3			1	
Consumption.	W	M			1							1			
Consumption.	B	M									1				
Drowned	W	M								1					
Debility	W	M								1					
Diphtheria	W	M		1											
Diphtheria	W	F											1		

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
								1							1	1
		1						1				1			1	1
				1									1		1	1
			1					1					1		1	1
1					1							1			1	1
					1								2		2	1
1	1		1		1								3	1	3	1
		1										1			1	1
					1			1				1			1	1
1							1						1		1	1
														1		1
5													1		1	1
2													5		5	5
1		1		3	2				1			2		8	2	2
															8	8
2													2			2
									1	1		2				2
1												1				1
1					1		1					3				3
						1							1			1
3					1	1					1		6			6
1												1				1
1												1				1
2	1					1							4			4
			1									1				1
					1						1		1			1
						1						1				1
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TABLE IX.—CAUSES OF DEATH—Continued.

		MONTHS.														
Causes of Death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.	
KENTON.																
Fever	W	M			1								1	1		
Fever	W	F	1	1									1			
Fever	B	F			1				1							
Fever, scarlet.	W	F					1									
Fever, scarlet.	W	M												2		
Heart, dis. of.	W	M											1			
Measles	W	F					1									
Nervous org.	W	M							1				1			
Paralysis	W	M											1			
Pneumonia	W	M		1		1					1					
Pneumonia	W	M														
Scrofula	W	F								1						
Spine, dis. of.	B	F	1													
Wh'ng cough.	W	F												1		
KNOX.																
Abscess	W	M								1						
Bowels, dis. of	W	M			1											
Child-birth	W	F						1								
Convulsions	W	M										1				
Cholera infn.	W	F							1							
Croup	W	F				2		1		1	1					
Croup	W	M								1	2	2		1	2	
Croup	W	M														
Consumption.	W	F	2			1		1			1			2		
Consumption.	W	M	1			1				1						
Consumption.	B	F										1				
Consumption.	B	M				1			1							
Diarrhea	W	M									1				1	
Diarrhea	W	M														
Diphtheria	W	M									1	1		1		
Diphtheria	W	F									1			2		
Diphtheria	B	F									1					
Dropsy	W	F							2			1				
Dropsy	W	M	1													
Fever	W	M	1													
Fever	W	F		1	1											
Gastritis	W	F												1		
Hives	W	F				1						1				
Hives	W	F														
Heart, dis. of.	W	M	1								1					
Heart, dis. of.	W	F										1			2	
Jaundice	W	M							1							
Kil'd by des'n.	W	M								1						
Liver, dis. of	W	F								1						
Measles	W	M										1				
Measles	W	F							1							
Measles	B	M								1						
Organs, gen.	W	F								2	1	1				
Paralysis	B	M										1				
Pneumonia	W	M	1											1		
Pneumonia	W	F	1	1												
Womb, dis. of	W	F			1								1			

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1		1		1								3				3
2				1									3			3
1	1														2	2
1													1			1
1	1											2				2
					1				1			1				1
1							1					2	1			2
									1			1				1
2										1		3				3
							1									1
	1		1										1		1	1
	1								1			1				1
					1							1				1
1												1				1
1													1			1
5													5			5
8												8				8
				5				1	1				7			7
					1		1	1				3				3
						1	1								1	1
2						1						2		2		2
3												3				3
2		1											3			3
1															1	1
				2		1			1			1	4			4
								1				1				1
1		1		1									2			2
1													1			1
2													2			2
								1	1			2				2
											3		3			3
1					1							1				1
								1				1				1
1												1				1
								1					1			1
1														1		1
				2	1		1						4			4
									1					1		1
1						1						2				2
				1			1						2			2
					1								1			1

TABLE IX.—CAUSES OF DEATH.—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
LAWRENCE.														
Fever, inter't.	W	M									1			
Gravel	W	M											1	
Hives	W	F								1				
Heart, dis. of	W	M									1		1	
Insanity	W	F								1				
Accident	W	M							1	1				
Kil'd by des'n	W	M	1											
Lungs, dis. of	W	F			1									
Lungs, dis. of	W	M									1			
Measles	W	M					1							
Malformation	W	M										1		
Nervous org.	W	F							1					
Stom., dis. of	W	M						1						
Worms	W	F		1										
Womb, dis. of	W	F							1					
Wh'ng cough.	W	F				1								
LEE.														
Acc dent	W	M			1									
Burn	W	F											1	
Consumption.	W	F									1			
Croup	W	M						1					1	
Dro' y	W	M											1	
Fever	W	F							1					
Fever	W	M											1	
Heart, dis. of	W	M				1								
Kil'd by des'n	W	M				1			1					
Measles	W	M		1				1			2			
Measles	W	M												
Pneumonia	W	M								1				
Quinsy	W	M		1										
Spine, dis. of	W	M	1											
Scrofula	W	F									1			
Suddenly	W	F									1			
LEICHER.														
Consumption.	W	M						1					1	
Consumption.	W	F			1									
Dropsy	W	F			2									
Dropsy	W	M										1		
Fever	W	M					1		1	1				1
Fever	W	M												
Heart, dis. of	W	M											1	
Hives	W	F										1		
Ulcer	W	F	1											
LOGAN.														
Age	W	M			1								1	
Age	W	F												2
Asthma	W	F								1		1		
Asthma	W	F												
Cholera	B	M								1				
Cholera inf'n.	B	M								1				
Croup	B	M		1										
Cancer	W	F							1			1		

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
								1				1				1
1										1		1				1
			1				1					2	1			2
				2						1			1			2
				1								1				1
1													1			1
1												1				1
1												1				1
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TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
LOGAN.															
Cancer	W	M				1								1	
Child-birth	W	F					1								
Consumption.	W	F			1		1			1	2	2	2	1	
Consumption.	W	M	2				1							2	
Consumption.	B	F													1
Consumption.	B	M		1											
Diphtheria	W	F	1			1									
Diphtheria	W	M		1											
Dropsy	W	M							1						
Dropsy	W	F									1				
Dropsy	B	F				1									
Bowels, dis. of	W	M							1		2				
Bowels, dis. of	W	F							1						
Erysipelas	W	M	1												
Erysipelas	W	F				1									
Fever	W	M				1			2						1
Fever	W	M													
Hives	W	M		1										1	
Hives	W	M													
Heart, dis. of.	W	M		1										1	
Heart, dis. of.	W	M													
Insanity	W	F				1									
Kil'd by des'n	W	M									1	1			
Lungs, dis. of	W	M			1						1				
Lungs, dis. of	W	F			1									1	
Liver, dis. of.	W	M			1										
Liver, dis. of.	B	F								1					
Measles	W	F											1		
Nervous org.	W	M			1										
Organs, gen.	W	M	1												
Paralysis	W	M						1							
Pneumonia	W	F		1			1								
Pneumonia	W	M	2		1	1	1						1		1
Pneumonia	B	F	1												
Rheumatism	W	M				1									
Rheumatism	W	F			1										
Scrofula	B	F									1				
Scrofula	B	M				1									
Tetanus	W	M							1						
Womb, dis. of	B	F										1			
Wh'ng cough.	W	M					1	1							
Wh'ng cough.	W	F		1							1				
Wh'ng cough.	B	F									1				
LYON.															
Age	B	F								1			1		
Age	W	F		1											
Cancer	W	F					1								
Consumption.	W	F					1		1	2		1			1
Consumption.	W	M												1	
Consumption.	W	M													
Catarrh	W	M			1										
Dysentery	W	F										1			

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
									2			2				2
			4	4	1		1						1			1
				1	2	2	2	1				8	10			10
				1											1	1
2													2			2
1												1				1
						1						1				1
					1								1			1
2								1				3				3
1						1							1			1
										1		1				1
1	1		1			1							1	4		4
2												2				2
1					1							2				2
				1									1			1
				1	1							2				2
1							2					2				2
								1				1	2			2
				1											1	1
				1								1	1			1
										1		1				1
									1			1				1
2			1	1		1	1		1			7				7
			1						1			1			1	1
		1											1			1
1															1	1
	1													1		1
		1										1				1
															1	1
2												2				2
2													2			2
1															1	1
										2					2	2
															1	1
															2	2
										1			1			1
					3	1	1				1		6			6
								1				1				1
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TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
MADISON.															
We'ng cough	W	F												1	
MAGOFFIN.															
Debility	W	M											1		
Dropsy	W	M						1						1	
Consumption.	W	M	1			1							1		
Fever	W	M								1					
Measles	W	M						1							
Pneumonia	W	F					1							1	
Pneumonia	W	M										1			
Urinary org.	W	M													1
MARION.															
Age	W	F		1											
Bowels, dis. of	W	F								1					
Child-birth	W	F								1					
Cholera inf'n	W	F									1				
Consumption.	W	F			1					1					1
Consumption.	W	M			1				1					1	
Consumption.	B	M										1			
Consumption.	B	F			2										1
Dropsy	W	F									1				
Heart, dis. of.	W	M		1		1						1			
Heart, dis. of	W	F			1			1							
Heart, dis. of.	W	F													
Lungs, dis. of	W	M									1				
Scrofula	W	F					1				1				
Scrofula	B	F			1										
MARSHALL.															
Age	W	M	1							1	1				
Age	W	F					1	1		1					
Age	W	F													
Bowels, dis. of	W	M								1				1	
Bowels, dis. of	W	F				1								1	
Bronchitis	W	F				1									
Child-birth	W	F							1						
Convulsions	W	M									1				
Cholera	W	M									1				
Cholera inf'n.	W	F							1	1	1				
Cholera inf'n.	W	M						1		1		1			
Croup	W	M	1									2		2	
Croup	W	M													
Consumption.	W	F	1	1	3	1			2	1	1			3	2
Consumption.	W	M	2	1		1	1	1			1			1	
Consumption.	B	M					1								
Consumption	B	F				1									
Drowned	W	M								1					
Diarrhea	W	F		1											
Dropsy	W	F									2				
Dropsy	W	M			1										
Diphtheria	W	M			1			1			7	3	7	3	
Diphtheria	W	F		1						1	2	1	3	3	
Diphtheria	W	F													
Diphtheria	W	F													

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1													1			1
1												1				1
					1				1			2				2
					2		1					3				3
							1					1				1
		1						1	1			1	2			1
	1											1				1
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TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
				1			1						2			2
1												1				1
2		1	1	5		5	1		1		1	17				17
3			2	1		2					1		9			9
				1											1	1
1				1								1				1
				1									1			1
2												2				2
					1							1				1
1													1			1
1						1						1				1
							1						1			1
4				1								5				5
				1								1				1
							1						1			1
5	2	1		2	4	2	1	1			1	19				19
1	1	1	1		3		1		1		2		11			11
							1							1		1
1												1				1
	1											1				1
					1							1				1
1				2	1								4			4
					1							2				2
1	1												2			2
					1								1			1
										1				1		1
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TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
						1		1					1			1
							1						1			1
2								1					3			3
1													1			1
1														1		1
1														1		1
1		1											2			2
1							1								1	1
														1		1
1		1												1		1
								1					2			2
								1						1		1
1						1							1			1
									1	1		1	2			2
				1		1									1	1
													1			1
1						1							2			2
																</

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
McCracken.															
Intemperance	W	M									1				
Accident	W	M												1	
Liver, dis. of	W	F													
Liver, dis. of	W	M												1	2
Liver, dis. of	B	F								1					
Lungs, dis. of	W	M			1							1			
Lungs, dis. of	W	F	1											1	
Pneumonia	W	M								1				1	
Pneumonia	W	F		1										1	
Rheumatism	W	F												1	
Spine, dis. of.	W	F								1					
Suffocated	W	M										1			
Stom., dis. of	W	M					1								
Scrofula	W	M													1
MEADE.															
Age	W	F												1	
Accident	W	F		1						1					1
Bowels, dis. of	W	M													
Bowels, dis. of	W	F													
Bowels, dis. of	B	F								2					
Colic	W	M									1				
Child-birth	W	F					1								
Cholera inf'n.	W	F										2			
Consumption.	B	F					1				1				
Consumption.	B	M	1				1								
Consumption.	W	F									1				
Epilepsy	W	F						1							
Fever	W	F	1								1			1	3
Fever	W	M		1									1		
Lungs, dis. of	W	F							1		1				
Lungs, dis. of	W	M											1		
Measles	W	F						1							
Neuralgia	W	F							1						
Nervous org.	W	M					1								
Nervous org.	W	F	1												
Pneumonia	W	M				1									
Pneumonia	W	F	1				1								1
Spine, dis. of.	W	M		1											
Scrofula	W	F					1								
Urinary org.	W	M		1											
MENIFEE.															
Accident	W	F									1				
Croup	W	M					1				1				
Debility	W	M				1									
Dropsy	W	F													
Fever	W	M													
Measles	W	M								1					
Measles	W	F					1								1
Nervous org.	W	F									1				
Pneumonia	W	F		1											
Rheumatism	W	F													
Wounds	W	M							1						

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
			1			1						1				1
				1		1					1	1				1
						1						1	3			3
				1								1				1
							1								1	1
												2				2
					1							1				1
						1						2				2
				1									2			2
1												1				1
						1					1	1				1
												1				1
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										1						1
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																1
																1
																1

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
METCALFE.															
Stom'h, dis. of	W	F													1
Spine, dis. of	W	M							1						
Tumor	W	M											1		
Urinary org.	W	M									1				
Ulcer	W	F												1	
Wh'ng cough	B	M	1												
Wounds	W	M						1				1			
MONROE.															
Apoplexy	W	F								1					
Bronchitis	W	F											1		
Bowels, dis. of	W	M								1					
Bowels, dis. of	W	F							1						
Burns	W	F		1											
Croup	W	M			1	1					1				
Croup	W	F	1			1								1	
Consumption.	W	F				1	2							1	
Consumption.	B	F				1									
Diphtheria	W	M		1									1		
Diphtheria	W	M													
Epilepsy	W	M			1						1				
Epilepsy	W	M													
Fever	W	F		3	1							1		1	
Fever	W	M									1	1			
Fever	B	F			1										
Fever, scarlet.	W	F									1				
Heart, dis. of.	W	M							1						
Heart, dis. of.	W	F									1				
Heart, dis. of.	B	F				1									
Intemperance	W	M											1		
Nervous org.	W	M	1												
Paralysis	W	F										1			
Pneumonia	W	M										1			
Paramenia	W	M			1										
Urinary org.	W												1		
MONTGOMERY.															
Asthma	W	F							1						
Bronchitis	B	F	1												
Bowels, dis. of	W	M											1		
Bowels, dis. of	W	F							1						
Cephalitis	W	M		1											
Croup	W	F			1										
Consumption.	W	F			1										
Consumption.	B	F				1									
Dysentery	W	M								1					
Fever.	W	F									1	1			
Fever	B	F							1						
Fever, inter't.	B	F				1									
Fever, rem'nt	W	M		1											
Fever rem'nt.	W	F													1
Drowned	W	M			1										
Heart, dis. of	B	M						1							
Heart, dis. of.	W	M					1								

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
MONTGOMERY.															
Heart, dis. of.	W	F						1							
Lungs, dis. of.	W	F							1						
Nervous org.	B	M									1				
Nervous org.	W	F							1						
Pneumonia	B	M											1		
Pneumonia	W	F	1						1						
Pneumonia	B	F						1							
Pericarditis	W	M												1	
Rheumatism	B	F		1											
Rheumatism	W	M												1	
Scrofula	W	M			1										
Suffocation	B	M									1				
Urinary org.	B	F						1							
Organs, gen.	W	F			1										
Organs, gen.	B	F		1					1				1		
MORGAN.															
Age	W	F							1	1					
Age	W	M											1		
Accident	W	M											1		
Burns	W	M											1		
Cholera inf'n.	W	F										1			
Croup	W	M							1						
Consumption.	W	F		3	1	1		1			3			1	
Consumption.	W	M			2				1					1	
Diarrhea	W	F									1				
Diarrhea	W	M							1						
Diphtheria	W	M									1	1			
Diphtheria	W	F											1		
Dropsy	W	F						1						1	
Dropsy	W	M			1										
Fever	W	M	2				1	1	1		2			1	
Fever	W	F					1	1		3		1	1	1	
Hives	W	F					1								
Hives	W	M												1	
Measles	W	F	1		1							2	1	1	
Measles	W	M									1		1		
Neuralgia	W	F									1				
Nervous org.	W	F			1							1			
Nervous org.	B	M							1						
Paralysis	W	M							1						
Paralysis	W	F								1					
Scrofula	W	F										1			
Scrofula	W	M		1											
Suicide	W	M								1					
Kil'd by des'n.	W	M							1						
Womb, dis. of	W	F									1				
Wh'ng cough.	W	F					1			1		1	2	1	
MUHLNBURG.															
Asthma	B	M													
Asthma	W	M		1											
Age	W	F				1	1							1	
Age	B	F			1										

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
							1						1			1
							1						1			1
1				1									1			1
1														1		1
	1			1									2			2
									1						1	1
				1								1				1
				1				1							1	1
				1								1				1
1							1							1		1
					1						1		1			1
															3	3
									2				2			2
									1							1
		1											1			1
						1							1			1
1														1		1
1																1
1				1	4		2	1	1				1	10		10
1			2					1					4			4
1														1		1
1													1			1
1	1												2			2
1														1		1
1			1											2		2
3		1	1	2		1							1			1
1		1	1	3		1		1					8			8
1														8		8
1														1		1
1													1			1
5						1								6		6
2													2			2
1														1		1
2														2		2
1															1	1
										1			1			1
							1							1		1
1														1		1
																1
														1		1
6														6		6
		1													1	1
						1										1
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TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
MUHLBURG.														
Age	B	F												
Bronchitis	W	M								1				1
Bronchitis	W	M												
Bowels, dis. of	W	M							1		1			
Bowels, dis. of	W	F						1						
Child-birth	W	F				1								
Cholera inf'n.	W	F							1		1			
Cholera inf'n.	W	M							1					
Croup	W	F								1			3	
Croup	W	M											1	
Croup	B	F									1			
Consumption.	W	M		1				2		1		1	1	1
Consumption.	W	F							1	1		1		
Consumption.	B	F							1			1		
Dysentery	W	M							2					
Dysentery	W	M												
Diphtheria	W	F											1	
Dropsy	W	F					1					1		1
Dropsy	W	F												
Diabetes	W	M						1						
Diabetes	B	M		1										
Erysipelas.	W	M				1								
Fever	W	M	1				3	1	1	1	1			1
Fever	W	F	1											
Fever	B	F	1							1	2	1		
Gastritis	W	F							1					
Gastritis	W	M							1					
Hepatitis	W	M												1
Hives	W	M				1								
Heart, dis. of	W	F	1				1							
Heart, dis. of	W	F												
Hemorrhage	W	M									1			
Kil'd by des'n	W	M									2	1		
Kil'd by des'n	W	M												
Lungs, dis. of	W	M							1			1		
Lungs, dis. of	W	F												1
Malformation	W	M												1
Nervous org.	W	F				1								
Nervous org.	W	M		1		1								
Organs, gen.	W	F					1					1		
Organs, gen.	W	M							1			1		2
Pericardium.	W	F					1							
Pneumonia	W	M				1	2							
Pneumonia.	W	F			1								1	
Poison	W	F				1								
Paralysis	W	M							1	1				
Paralysis	W	F					1							
Rheumatism.	W	M			1									
Spine, dis. of.	W	F				1								
Stom., dis. of.	W	M												
Stom., dis. of	W	F						1						
Stom., dis. of	W	F								1				
Scrofula	W	M	1				1			1				

TABLE IX.—CAUSES OF DEATH.—Continued.

AGES.												WHOLE NO.				Total
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1								1				2				2
1				1								2				2
1				1									1			1
2													1			1
1													2			2
4													4			4
1												1				1
1															1	1
1				1	2	1		1	1		1	8				8
				1		1					1		3			3
				1		1									2	2
1											1	2				2
1											1		1			1
								1					3			3
						1					1					1
1											1			1		1
						1	1		1		1	9				9
1		1	2	2		1	1				1		5			5
		1			1	2							1			1
1													1			1
1											1	1				1
												1				1
1							1	1					2			2
												1				1
1			1		1	1						3				3
2												2				2
1				1									1			1
				1									1			1
1	1											2				2
1											1		2			2
4											4					4
					1	1						3				3
1									1				2			2
1								1		1			1			1
					1	1						1				1
1													1			1
							1					1				1
													1			1
2				1								1	3			1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
MUHLENBURG.														
Scrofula	W	F			1									
Scrofula	B	F									1			
Womb, dis. of	W	F												1
Wh'ng cough.	W	F			1	5	2		1					
Wh'ng cough.	W	M				1		1						
Wh'ng cough.	B	M			1									
Wh'ng cough.	B	F			1									
NELSON.														
Accident	W	M							1					
Age	W	F		1		1	1	2	1					
Age	W	M		1										
Bowels, dis of	B	F			1									
Croup	W	F									1			
Cancer	W	F									1			
Child-birth	B	F									1	1		1
Child-birth	W	F								1				1
Colic	W	F						1						
Consumption.	W	M	1						2					
Consumption.	W	F			1	1		1	1	2		1		
Consumption.	B	F				1		1		1		1		
Consumption.	B	M			1			2	1					
Diphtheria	W	M							1		1			
Diphtheria	W	M												
Debility	W	M	1											
Dropsy	W	F						1						
Dropsy	W	M							1					
Dropsy	B	F									1			
Drowned	W	M								1				
Diabetes	W	M	1											
Dyspepsia	B	M		1										
Erysipelas	W	M										1		
Epilepsy	W	F	1											
Epilepsy	W	M									1			
Epilepsy	B	M										1		
Fever	W	M					1				1			
Fever	B	M	1											
Fever, scarlet.	W	F			1									
Fever, scarlet.	W	M		1	2									
Hip, dis. of	W	M				1								
Heart, dis. of	W	M						1	1					
Heart, dis. of	W	F							1					
Inflammation.	W	M					1							
Jaundice	B	M							1					
Measles	W	F												
Nervous org.	W	M									1			
Nervous org.	W	F						1		1				
Nervous org.	B	M		1	1									
Nervous org.	B	F							1					
Organs, gen.	W	M							1					
Poison	W	M						1						
Pneumonia	W	M				1		1			1		1	
Pneumonia	W	F											1	

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
							1				1		1			2
1											1		1			1
6	2	1											9			9
2												2				2
1														1		1
1															1	1
				1												
									3	3		1	6			1
									1			1				6
					1											1
1								1					1		1	1
					2						1		1			1
					1						1		2		3	3
					1								1			2
				1		1		1				3				3
1		1	1	5	1								9			9
		1	3												4	4
		2				1			1					4		4
1	1											2				2
1							1					1	1			1
								1								1
						1						1			1	1
									1							1
							1					1				1
														1		1
				1									1			1
													</			

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
NELSON.														
Rheumatism	B	F							1					
Suffocation	B	M		1										
Scrofula	W	F												
Thrush	W	F							1					
Tetanus	B	F			1									
Tumor	W	F		1										
Tumor	B	F			1									
Wounds	B	M			1									
Wh'ng cough.	B	M	1											
OHIO.														
Accident	W	F		1										
Age	W	F				2					1			
Age	W	F												
Burns	W	F			2									
Burns	W	F												
Bowels, dis. of	W	M							1			1		
Bowels, dis. of	W	M									1			
Cholera, inf'n	W	F							1					
Cholera, inf'n	W	M							1					
Croup	W	M				1	1						1	
Croup	W	F	1							1		1		
Consumption.	W	F	2		1	1						2	1	1
Consumption.	W	M							1	1				1
Consumption.	W	M									1			
Drowned	W	M				1								
Dropsy	W	F					1							
Dropsy	W	F						1					1	
Epilepsy	W	M				1								
Fever	W	F		1									1	
Fever	W	F												
Heart, dis. of.	W	F										1		
Infantile	W	M		1										
Lungs, dis. of	W	M			1								1	
Lungs, dis. of.	W	M												
Jaundice	W	F									1			
Nervous org.	W	M									1			
Nervous org.	W	F					1							
Pneumonia	W	M		1	1							1	1	
Pneumonia	W	F		2	2				1					
Pneumonia	W	F												
Scrofula	W	M					1							
Spine, dis. of.	W	F			1		1							
Spine, dis. of.	W	F												
Wh'ng cough.	W	F						1						
Wh'ng cough.	W	M						2		1				
OLDHAM.														
Accident	W	F						1						
Age	W	F		1				1						
Age	W	M								1				
Age	B	M		1										
Bowels, dis. of	W	F							1			1		
Bowels, dis. of	W	F												

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
				1											1	1
1				1											1	1
1												1	1			1
1															1	1
				1									1			1
		1			1										1	1
1															1	1
						1							1			1
									3				3			3
1			1										2			2
2				1								3				3
1													1			1
1												1				1
3												3				3
3													3			3
			1	3	2	1					1		8			8
				1		1	1				1	4				4
						1						1				1
				1		1							2			2
		1										1				1
				2									2			2
										1			1			1
1												1				1
2												2				2
1													1			1
1												1				1
1													1			1
2												5				5
1		1		1		1			1				4			4
												1				1
1				1		1							2			2
													1			1
1												3				3
3																
				1									1			1
										2			2			2
										1		1				1
												1				1
2											1		2			2

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
OLDHAM.															
Bronchitis	B	M							1						
Cholera inf'n.	W	F								1		1			
Cholera inf'n.	W	F											1		
Cancer	W	F											1		
Consumption.	W	F				1			1	1				1	
Consumption.	W	M		1											
Consumption.	B	M						1							
Child-birth	B	F			1										
Diphtheria	W	F							1						
Diphtheria	W	M						1							
Diphtheria	B	M						1							
Dropsy	W	F							1		1				
Dropsy	W	F													
Fever	W	M	1												
Hemorrhage.	W	F										1			
Heart, dis. of.	W	M								1					
Heart, dis. of.	W	F				1									
Lungs, dis. of.	W	F				1									
Liver, dis. of.	W	M									1				
Pneumonia	W	M	1			1	2								
Pneumonia	W	F	1		1								1		
Pneumonia	B	F	1	1										2	
Rheumatism	W	F												1	
Spine, dis. of.	W	M				1									
Spine, dis. of.	B	F			1										
Urinary, org.	W	M								1					
OWEN.															
Accident	B	M		1											
Age	W	F							1						
Asthma	W	M				1								1	
Atrophy	W	M											1		
Bowels, dis. of	W	M									1				
Cholera inf'n.	B	F								1					
Erysipelas	W	M		1											
Fever, rem't	W	M						1							
Inflammation	W	F								1					
Measles	W	F					1								
Paralysis	B	F					1								
Organs, gen.	W	F												1	
Urinary, org.	W	F									1				
OWSLEY.															
Age	W	F										1	1		
Consumption.	W	M								1					
PENDLETON.															
Accident	W	M									1				
Burns	W	M											1		
Bowels, dis. of	W	M									1				
Croup	W	F									1		1	1	
Croup	W	M												1	
Convulsions	W	M	1												
Child-birth	W	F	1												
Consumption.	W	M					2			2			1		

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
PENDLETON.															
Consumption.	W	F		1			3						1		
Consumption.	B	F				1	1								
Dysentery	W	F							1						
Diphtheria	W	M	1												
Diphtheria	W	F	1											1	
Dropsy	W	M						1					1		
Dropsy	W	F							1	1					
Erysipelas	W	F				1									
Fever	W	M									2	1			
Fever	W	F			1					1		1			
Heart, dis. of.	W	F									1				
Lungs, dis. of.	W	F									1				
Measles	W	F			1										
Nervous org.	W	F				1				2		1			
Nervous org.	W	M			1					1	1				
Liver, dis. of	W	M											1		
Liver, dis. of	W	F										1			
Organs, gen	W	F			1										
Pneumonia	W	F			1	1						1			
Pneumonia	B	M				1									1
Pneumonia	W	M													
Scrofula	W	M	1												
Organs, urin'y	W	M		1											
Womb, dis. of	W	F				1									
Wounds	W	M									1				
Wh'ng cough.	B	F											1		
PIKE.															
Enteritis	W	F													1
Suicide	W	M													1
POWELL.															
Bowels, dis. of	B	M						1							
Bowels, dis. of	W	M										1			
Convulsions	W	F									1				
Consumption.	W	M						1	1						
Consumption.	W	F									1				
Croup	W	F													1
Dropsy	W	M						1							
Dropsy	W	F							1		1				
Hemorrhage	B	M					1								
Hernia	W	M							1						
Liver, dis. of	W	F													1
Measles	W	M	1												
Pneumonia	W	F	1									1			
Pneumonia	W	M		1											
Suicide	W	M								1					
Wh'ng cough.	W	M									1	2			
Age	W	F				1									
PULASKI.															
Age	W	M					1	1			1				
Age	W	F	1												
Bowels, dis. of	W	M								1					
Bowels, dis. of	W	F								1					

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
			1	2		1			1					5		5
				2										1		2
1														1		1
1	1												1	2		1
							2						2			2
					1		1							2		2
					1									1		1
1						1	1						3			3
			1	1										3		3
1									1					1		1
				1						1				1		1
			1	1										1		1
					1								3	4		4
2													1			1
2													3			3
1							1						1			1
					1									1		1
														1		1
2										1				3		3
1											1				1	1
													1			1
	1												1			1
			1										1			1
					1									1		1
						1										1
															1	1
										1				1		1
				1									1			1
																1
1															1	1
1													1			1
1														1		1
				1									1	2		2
																1
1													2			2
						1								2		2
									1						1	1
									1				1			1
			1											1		1
																1
1				1									1	2		2
								1					1			1
													1			1
				1									1			1
3													3			3
										1				1		1
									2	1			3			3
									1					1		1
1													1			1
1														1		1

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
PULASKI.															
Bronchitis.....	W	F				1									
Bronchitis.....	W	M						1							
Croup.....	W	M	1						2						
Croup.....	W	F											1		
Consumption.....	W	M				2			1		2	1			
Consumption.....	W	F		1						1		2	1		
Diarrhea.....	W	M						1						1	
Diarrhea.....	W	F									1				
Diphtheria.....	W	M										2			
Diphtheria.....	W	M													
Dropsy.....	W	F				1									
Fever.....	W	M			1								1		
Fever.....	W	F				1							1		
Heart, dis. of.....	W	M								1					
Mumps.....	W	M							1						
Nervous org.....	W	F	1					2							
Nervous org.....	W	M				1									
Pleurisy.....	W	M											1		
Pneumonia.....	W	F			2				1						
Pneumonia.....	W	F													
Worms.....	W	M						1							
ROBERTSON.															
Age.....	W	M						1							
Bowels, dis. of.....	W	M					1			1	1				
Bowels, dis. of.....	W	M													
Colic.....	W	M												1	
Convulsions.....	W	F						1							
Croup.....	W	M	1												
Cholera inf'n.....	W	F								2		1			
Cholera inf'n.....	W	M									1				
Consumption.....	W	M				1						1			
Consumption.....	W	F		1		1				1		1			
Consumption.....	B	M								1					
Dropsy.....	W	M							1						
Dropsy.....	W	F								1					
Erysipelas.....	W	M												1	
Fever.....	W	M											1		
Heart, dis. of.....	W	F						1	1						
Heart, dis. of.....	W	M										1		1	
Ki'd by des'n.....	W	M	1												
Lungs, dis. of.....	W	F												2	
Lungs, dis. of.....	W	F													
Measles.....	W	M			1										
Nervous org.....	W	F								2				1	
Nervous org.....	W	M								1		1			
Organs, gen.....	W	M		1											
Paralysis.....	W	F				1									
Pneumonia.....	W	F		2			1			1			1	1	
Pneumonia.....	W	M	1				1						1		
Rheumatism.....	W	F							1						
Rheumatism.....	W	M									1				
Spine, dis. of.....	W	F							1						

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1				1								1				1
3												1				1
1												3				3
													1			1
			1	2	1		2					6	5			6
			1	2		1			1			2				5
1							1		1			2	1			2
1	1											2				1
																2
								1					1			1
1	1						1					2	2			2
1	1											1		2		2
				1								1				1
		2				1						1	3			1
1				1								1				3
	1	1			1								1	1		1
												3				3
1												1				1
										1		1				1
2						1						3				3
		1										1				1
1												1	1			1
1												1				1
3													3			3
1						1	1					1				1
1							1			1		3				3
				1	1								4			4
1														1		1
								1				1	1			1
							1		1			1				1
			1							1		2	2			2
								1				2				2
							1					1				1
1				1									2			2
												1				1
1												1	3			3
3												2				2
2												1				1
1												1				1
						1			1				1			1
												3	6			6
3												1				1
						1			1			3				3
												1	1			1
1												1				1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												Unknown.
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	
ROBERTSON.															
Spine, dis. of.	W	M			1										
Suicide	W	F									1				
Stom., dis. of	W	M					1								
Scrofula	W	F				1					1				
Scrofula	W	F													
Thrush	W	M												1	
Urinary org.	W	M					1							1	
Urinary org.	W	M													
Wh'ng cough.	W	M												1	
ROCKCASTLE.															
Age	W	F							1						
Bronchitis	W	F				1									
Bronchitis	W	M	1												
Cancer	W	F						1							
Croup	W	F			2										
Croup	W	F													
Child-birth	W	F				1			1						
Consumption.	W	F	1		1				1	1	1		1		
Consumption.	W	M		1	2	1							2		
Diarrhea	W	M								1					
Dysentery	W	F								1					
Dropsy	W	F		1		1							1		
Dropsy	W	M				1									
Drowned	W	M				1									
Erysipelas	W	F	1				1								
Erysipelas	W	F													
Fever	W	M											1	1	
Fever	W	M													
Gravel	W	M				1									
Hives	W	M			1			1		1					
Hives	W	M													
Heart, dis. of	W	M						1						1	
Heart, dis. of	W	M													
Insanity	W	M									1				
Kil'd by des'n	W	M						1							
Liver, dis. of	W	F	1						1						
Liver, dis. of	W	M	1												
Measles	W	F						1							
Measles	W	M		1	1										
Nervous org.	W	F	2										1		
Nervous org.	W	M						1							
Organs, gen.	W	F	1												
Poison	B	F													
Paralysis	W	M											1		
Pneumonia	W	F		1		1									
Pneumonia	W	M			2								1		
Pneumonia	B	M												1	
Spine, dis. of	W	M						1							
Scrofula	W	F								1					
Urinary org.	W	M						1		1					
Womb, dis. of	W	F													1
Wh'ng cough.	W	F							1						

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
1				1								1	1			1
								1				1	1	2		1
1												1				1
								1	1			2				2
1												1				1
										1						
1													1			1
													1			1
1																1
1													1			1
2													2			2
											2			2		
1				3			1	1					6			6
1			1	3			2						1			1
1							1	1	1					1		1
							1						1	3		3
								1					1			1
2													1			1
														2		2
			1				1						2			2
									1				1			1
3													3			3
				1									2			2
1							1						1			1
			1										1			1
2													1	2		2
1							1						1			1
														1		1
1	1												2			2
3														3		3
1						1							1			1
			1											1		1
								1					1			1
		1			1									2		2
									1		2	3				3
1															1	1
							1					1				1
													1			1
								2				2				2
											1					1
1													1			1

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1								1			1	1				1
																1
									1		1	1				1
										2		2				2
1												1				1
1													1			1
1												1				1
				1	1	3							1			1
1					2							3				3
				2								4				4
1				1									2			2
												1				1
2												2				2
											1	1				1
													1			1
2												1				1
1													2			2
												1				1
													1			1
														1		1

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
SHELBY.														
Pleurisy	B	F	1											
Pneumonia	W	F				1							1	
Pneumonia	W	M											1	
Pneumonia	B	M			1									
Suicide	W	M		1										
Spine, dis. of.	W	M							1					
Stom., dis. of	W	M	1											
Wh'ng cough.	W	F				1							1	
Wh'ng cough.	W	M	1										1	
Malpractice	W	F			1									
SIMPSON.														
Age	W	M									1			
Accident	W	M								1				
Bowels, dis. of	W	M			1				1	1				
Bowels, dis. of	W	F									1			
Bronchitis	W	M	1											
Bronchitis	W	F									1			
Cancer	W	F				1								
Croup	W	M				1								
Croup	W	F											1	
Diarrhea	W	M								1				
Dropsy	W	F						1				1		
Lungs, dis. of	W	M										1		
Measles	B	F					1							
Liver, dis. of.	W	F							1					
Pneumonia	W	M					1		1					
Pneumonia	W	F											2	
Scrofula	W	M									1			
Spine, dis. of.	W	F								1				
Suicide	W	M			1									
Wh'ng cough.	W	M						1		1				
Wh'ng cough.	W	F		1							1			
Consumption.	W	F		1							1		1	
Consumption.	W	M					1			1				
Consumption.	B	M											1	
SPENCER.														
Age	W	F										1		
Burns	B	M										1		
Bowels, dis. of	W	F								2		1	1	
Bowels, dis. of	W	M									1			
Cholera inf'n.	W	M							1					
Cholera inf'n.	W	F						1			1			
Croup	W	M										1		
Croup	W	F											1	
Child-birth	W	F											1	
Consumption.	W	M								1			3	
Consumption.	W	F			1									
Diabetes	W	M					1							
Debility	W	F											1	
Erysipelas	W	F						1						
Fever	W	M		1										
Fever	W	F		1										

TABLE IX.—CAUSES OF DEATH.—Continued.

AGES.												WHOLE NO.				Total
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
					1										1	1
1								1					2			2
								1			1					1
								1					1			1
1																1
2							1									1
1	1												2			2
				1									1			1
									1							
				1									1			1
2							1						3			3
1														1		1
1													1			1
1							1						1			1
	1												1			1
	1													1		1
			1										1			1
			1			1								2		2
									1				1			1
1															1	1
									1				1			1
1	1		1	1									2			2
1													1			1
2						1							2			2
2														2		2
			1	1	2	1		1					5			5
							1						1		1	1
										1				1		1
1			1						1		1			1		1
	1												4			4
													1			1
1													1			1
2													2			2
1													1			1
1						1							1			1
					1	1		1			1	4				4
				1				1					2			2
				1									1			1
					1								1			1
			2											1		1
													2			2
		1												1		1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
SPENCER.															
Fever.....	B	M								1					
Fever.....	B	F												1	
Heart, dis. of.	W	F		1	1										
Heart, dis. of.	W	M						1							
Measles.....	W	F					1								
Nervous org.	W	M	1						1	1					
Nervous org.	W	F									1				
Organs, gen.	W	F		1							1				1
Organs, gen.	W	M									1			1	
Pneumonia.....	B	M						1							
Pneumonia.....	W	M												1	
Pneumonia.....	W	F			1							1			
Paralysis.....	W	F				1									
Stom., dis. of.	W	F									1				
Spine, dis. of.	W	M								1					
Suffocated.....	W	M							1						
Suicide.....	W	M						1							
Wh'ng cough.	W	M													1
TAYLOR.															
Asthma.....	B	M								1					
Apoplexy.....	B	F								1					
Age.....	W	F							1				1		
Accident.....	W	M	1						1						
Burns.....	W	M							1				1		
Bowels, dis. of.	W	F						2		1					
Bowels, dis. of.	W	M							1	1	1				
Bronchitis.....	W	M											1		
Bronchitis.....	W	F								1					
Cancer.....	W	F												1	
Child-birth.....	W	F	1		1	1						1			
Child-birth.....	B	F			1										2
Croup.....	W	M										2			
Croup.....	W	F	1									1			
Consumption.	W	F				1	1		2						
Consumption.....	W	M	1		1										
Consumption.	B	F					1	1		1	1				
Consumption.	B	M								1					
Dysentery.....	W	F										1			
Dropsy.....	W	F	1		1			1		1					
Epilepsy.....	B	M				1									
Fever.....	W	F							1		1				
Fever.....	W	M			1										
Fever, scarlet.	W	F												1	
Hives.....	W	M											1		
Intemperance.....	W	M		1											
Infantile.....	W	M			1						1				
Infantile.....	B	M									1				
Measles.....	W	F			1			1				1			
Nervous org.	W	F								1			1		
Nervous org.	W	M					1			1					
Organs, gen.	B	F				1								1	
Paralysis.....	W	F					1	1	1					1	

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
						1					1			1		1
						1				1			2		1	1
							1					1				2
1												1	1			1
2	1											3				3
1													1			1
2												1	3			3
1											1	2				2
		1												1		1
				1					1			1				1
						1							1			1
							1					1				1
								1					1			1
			1									1				1
						1								1		1
							1					1				1
									1							1
1												1	1			1
														1		1
						1				2			2			2
					1			1				2				2
													2			2
														3		3
																1
																1
																1
																1
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TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
TAYLOR.															
Paralysis	W	M						1							
Pneumonia	W	M		1				1			1		1		
Pneumonia	W	F													
Pneumonia	B	F	1		1								2	1	
Pneumonia	B	M				1									
Suicide	W	M									1				
Worms	B	M				1									
Wh'ng cough.	W	F			1										
TODD.															
Abscess	B	M		1											
Apoplexy	W	F								1					
Bowels, dis. of	W	M								1					
Bowels, dis. of	W	F		1											
Bronchitis	W	F	1												
Bronchitis	B	F							1						
Croup	B	F									1				
Child-birth	W	F										1			
Consumption.	W	F		1						1	2		1		
Consumption.	W	M		1				1	1						
Consumption.	B	F												1	
Consumption.	B	M							1		1				
Diphtheria	W	M									1		1	1	
Diphtheria	W	F										1			
Dropsy	W	M		1											
Dropsy	B	M		1											
Dropsy	B	F					1								
Fever	W	F								1	1		1		
Fever	W	M							1	1		1			
Fever	B	F	1							1					
Fever	B	M								1					
Heart, dis. of.	W	F							1						
Heart, dis. of.	B	M				1									
Heart, dis. of.	B	F	1												
Nervous org.	B	F										1			
Nervous org.	B	M										1			
Paralysis	W	M										1			
Pneumonia	W	M						1		1					
Pneumonia	W	F									1				
Pneumonia	B	F				1					1				
Scrofula	W	F											1		
Scrofula	B	F									1				
Wh'ng cough.	W	F												1	
TRIGG.															
Accident	W	F					1								
Accident	W	M												1	1
Asthma	W	F							1					1	
Asthma	W	M		1		1									
Asthma	B	F							1						
Bronchitis	W	M						1							1
Cancer	W	M							1						
Cephalitis	W	M							1						
Child-birth	W	F								1	1				

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
1					1		1	1		1		1				1
								2	1			4				4
1			1										3			3
1						1						1			2	2
1														1		1
1													1			1
													1			1
						1								1		1
			1										1			1
				1				1								1
													1			1
1														1		1
1															1	1
			1										1			1
			1	2		1	1						5			5
						1						1				1
				3											3	3
1		2	1			1								2		2
	1											3				3
					1							1				1
								1						1		1
				1											1	1
	1	1		1	1	1						3	3			3
1	1		1												2	2
								1								1
								1							1	1
1									1							1
1																1
	1															1
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																1

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
				3	1	2			1					7		7
					1	1			1				3			3
1			1												1	1
1	1					1		3					1			1
				1					1				2	5		5
								1							1	2
1													1			1
1															1	1
1													1			1
				1									1	1		1
						2							1			2
2	1			1									2			1
1						1					1		1			4
														2		1
1				1									1			2
1						2	1	2	1				1	8		8
		1					1		1				4			4
			1		1										1	1
1														1		1
2	1												2			2
1														1		1
																1
								1					1			1
1			1										1	2		2
1														1		1
1														1		1
			1												1	1
1					1								1			1
1														2		2
									1					1		1
1				1									2	1		1
1					1	1	1							4		2
1																1
2				1		1		1					3	3		3
			1											1		1
1													1			1
1														1		1
1															1	1
1													1			1
1														1		1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
UNION.														
Croup	B	M			1									
Cholera, inf'n	W	M						1						
Diarrhea	W	F						1						
Dysentery	W	F						2						
Dysentery	W	M						1	1					
Diphtheria	W	M								1	2			
Diphtheria	W	F								1			1	
Debility	W	M												1
Fever	W	M						1						
Fever	W	F											1	
Fever, inter't.	W	M						1						
Fever, rem'nt	W	F							1					
Gastritis	W	F						1						
Heart, dis. of.	W	M			1		1			1	1			2
Heart, dis. of.	W	F			1	1		1						2
Heart, dis. of.	B	M						1						1
Intemperance	W	M	1											
Liver, dis. of.	W	F								1				
Liver, dis. of.	W	M								1				
Nervous org.	W	M		1										
Nervous org.	B	M									1			
Nephritis	W	M											1	
Organs, gen.	W	F												1
Pericarditis	B	M											1	
Pneumonia	W	M			2	1	1			1			1	1
Pneumonia	W	F	1										1	
Pneumonia	B	F			1							1		1
Spine, dis. of.	W	M											1	
Spine, dis. of.	W	F							1					
Teething	W	F						1						
Urinary, org.	W	M												1
Ulcer	W	F						1			1			
WARREN.														
Croup	W	M						1						
Croup	W	F											1	
Cancer	W	F							1		1			
Consumption.	W	M			1		1		1					
Consumption.	W	F	1		1			1		1	1	1		
Child-birth	W	F											1	
Burns	W	F					1							
Bronchitis	W	M				1								
Diarrhea	W	F						1			1			
Diarrhea	W	M							1					
Diphtheria	W	F					1							
Dropsy	W	M						1						
Epilepsy	W	M					1							
Fever	W	M										2		
Fever	W	F									1	1		
Fever, rem'nt	W	F							1					
Fever, rem'nt	W	M									1			
Heart, dis. of.	W	F	1				1							
Heart, dis. of.	W	M				1								

TABLE IX.—CAUSES OF DEATH—Continued.

[illegible]

TABLE IX.—CAUSES OF DEATH—Continued.

			MONTHS.												
Causes of death.	Color.	Sex.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
WARREN.															
Jaundice	W	M	1											1	
Lungs, dis. of	W	M							1						
Liver, dis. of	W	M											1		
Measles	W	F	1												
Nervous org.	W	M		1							1				
Nervous org.	W	F							1	1					
Pleurisy	W	M	1												
Pneumonia	W	M	1		1	1								1	
Pneumonia	W	F			1							1			
Pneumonia	B	F	1	1		1									1
Scrofula	W	F			1										
Stom., dis. of	W	M				1									
Thrush	W	M									1				
Wh'ng cough.	W	F								2					
Wh'ng cough.	W	M										1			
Wh'ng cough.	B	F				1									
Apoplexy	W	M						1							
Age	W	F		1								1			
Age	W	M		1											
WASHINGTON.															
Accident	W	M						1							
Age	W	F	1												
Burns	W	M												1	
Burns	W	F	1												
Bowels, dis. of	W	M	1								1				
Bowels, dis. of	W	F							1						
Cholera inf'n.	W	F						1							
Cancer	W	M		1											
Convulsions	W	M				1							1		
Consumption.	W	F						1	1						
Consumption.	W	M		1											
Consumption.	B	M								1					
Child-birth	W	F			1		1					1			
Dropsy	W	F	1												
Epilepsy	W	M												1	
Fever	W	M	1											1	
Fever	W	F	1											1	
Heart, dis. of.	W	F		1	1										1
Heart, dis. of.	B	M										1			
Kil'd by des'n	B	M									1				
Liver, dis. of.	W	F										1			
Liver, dis. of.	W	M		1											
Lungs, dis. of	W	M			1	1							1		
Nervous org.	W	F							1						
Pneumonia	W	F			1							1			
Scrofula	W	M											1		
Ulcer	W	M			1										
Wh'ng cough.	W	F			1					1			2		
WAYNE.															
Age	W	M												1	
Age	W	F												1	
Croup	W	M					1				1	1	1	1	

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.													WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.			
												Male.	Female.	Male.	Female.		
2												2				2	
1												1				1	
1												1				1	
1													1			1	
1	1											2				2	
2													2			2	
								1				1				1	
2						1				1		4				4	
1				1									2			2	
2										1	1				4	4	
			1										1			1	
								1				1				1	
1												1				1	
2													2			2	
1												1				1	
1							1								1	1	
									2			1	2			2	
										1						1	
	1											1				1	
									1				1			1	
1												2				2	
1													1			1	
1													1			1	
2												2				2	
				1		1							2			2	
				1			1						1			1	
					1	1					1		3			3	
1	1											1	1			1	
1							1					2				2	
	1					1							1			1	
													3			3	
				1							1		3			3	
					1									1		1	
						1							1			1	
2												1				1	
1						1						3				3	
1													1			1	
						1							2			2	
						1						1				1	
4								1				1				1	
													4			4	
									1			1				1	
													1			1	
3	1	1							1			5				5	

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.											
			January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Unknown.
WAYNE.														
Croup	W	F												1
Consumption.	W	F	1		1			1						
Child-birth	W	F				1								
Fever	W	M						1			1			
Fever	W	F									1			
Heat	W	M		1										
Pneumonia	W	F										1	1	
Pneumonia	W	M			1									
Rheumatism	W	F						1						
WEBSTER.														
Bowels, dis. of	W	M									1			
Bowels, dis. of	W	F								1				
Croup	W	M			1					2		1		
Croup	W	F								1				
Consumption.	W	F	1											1
Child-birth	W	F												1
Dropsy	W	F									1			
Fever	W	F			1			1	1	1		2		
Fever	W	M				2				1	1			
Fever	B	M	1											
Hives	W	M									1			
Measles	W	M						1						
Nervous org.	W	M											1	
Pneumonia	W	M				1	2				1		1	
Pneumonia	W	F	1		1									
Stom., dis. of	W	F								1				
Teething	W	M								2				
WHITLEY.														
Cholera inf'n.	W	F	1											
Croup	W	F									1	2		2
Croup	W	M			1				1		3	1	1	3
Consumption.	W	M						1		1				
Consumption.	W	F									1			1
Diphtheria	W	F									3			
Diphtheria	W	M								3	2	1		
Dropsy	W	F		1		1				1				1
Dropsy	W	M					1			1				1
Erysipelas	W	F						1	1					1
Epilepsy	W	F					1							
Fever	W	M			1			1	1					2
Fever	W	F							1				1	2
Hives	W	M											1	
Kil'd by des'n	W	M								1				
Liver, dis. of	W	M							1					
Scrofula	W	F									1	1		
Scrofula	W	M					1							
Nervous org.	W	M	1											
WOLFE.														
Age	W	F			1						1			
Colic	W	M										1		
Cholera inf'n.	W	M							1					
Cholera inf'n.	W	F							1					

TABLE IX.—CAUSES OF DEATH—Continued.

AGES.											WHOLE NO.				Total.	
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.		Female.
1														1		1
1			1	1										3		3
1	1		1										2	1		1
				1										1		1
1										1			1	2		1
				1						1			1			2
							1						1			1
	1												1	1		1
4				1									4			1
1														1		1
				1	1									2		1
			1											1		1
						1								1		1
1			1		2	2								6		6
2	2												4			4
				1											1	1
1													1			1
1													1			1
	1					1			1				1			1
2			1										5			5
									1					2		2
1														1		1
2													2			2
1														1		1
5														5		5
10													10			10
				1			1	1					3			3
					1	1								2		2
5	1													6		6
4	1												5			5
		1		3										4		4
		2					1						3			3
2			1											3		1
				1										1		1
1	1			1	1				1				5			5
2					2									4		4
1													1			1
			1										1			1
											1		1			1
2														2		2
											1		1			1
1													1			1
										2				2		2
						1							1			1
1													1			1
1													1	1		1

TABLE IX.—CAUSES OF DEATH—Continued.

Causes of death.	Color.	Sex.	MONTHS.												
			January.	February.	March,	April.	May.	June.	July.	August.	September.	October,	November.	December.	Unknown.
WOLFE.															
Croup	W	F				1		1							
Consumption.	W	F			1										
Consumption.	W	M					1					1			
Dropsy	W	M			1										
Fever	W	F			1	1	1		2		1	1	1		
Measles	W	F			1										
Measles	W	M		1							1	2			
Nervous org.	W	M		1			1								
Paralysis	W	M											1		
Poison	W	F											2		
Rheumatism.	W	M										1			
Worms	W	F							1						
WOODFORD.															
Accident	W	M									1				
Age	W	M								1					
Age	W	F		1											
Bowels, dis. of	W	M						1							
Cancer	W	F												1	
Convulsions.	W	M			1										
Consumption.	W	F			1				1				1		
Fever	W	M									1				
Heart, dis. of.	W	M										1			
Hydroceph'ls	W	M											1		
Nervous org.	W	F							1						
Pneumonia	W	M											1		
Pneumonia	W	F			1										
Poison	W	M										1			
Stom., dis. of	W	F							1						
Urinary org.	W	F			1										
			304	291	361	325	273	271	397	416	411	470	414	433	156

TABLE IX.—CAUSES OF DEATH.—Continued.

AGES.												WHOLE NO.				Total.
Under 5.	5 to 10.	10 to 15.	15 to 20.	20 to 30.	30 to 40.	40 to 50.	50 to 60.	60 to 70.	70 to 80.	80 to 90.	Unknown.	Whites.		Blacks.		
												Male.	Female.	Male.	Female.	
2				1				1		1			2	1		2
												2	1			1
		1										1				1
3	2				1						2		8			8
				1									1			1
4												4				4
1				1								2				2
										1		1				1
				2									2			2
1												1				1
1													1			1
									1			1				1
									1			1				1
													1			1
1												1				1
													1			1
1						1						1				1
1				1	1	1						1				1
								1					3			3
									1			1				1
1												1				1
1													1			1
1														1		1
							1					1				1
1													1			1
					1									1		1
				1										1		1
1,540	250	148	255	571	394	309	227	253	233	156	185	1,942	2,103	201	276	4,522

TABLE X.

(A) Exhibiting those dying of each class of diseases in each county in Kentucky for the year 1874.

COUNTIES.	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	Unknown.	Total.
	Zymotic.	Uncertain seat.	Nervous organs.	Respiratory or- gans.	Circulatory or- gans.	Digestive or- gans.	Urinary organs.	Generative or- gans.	Locomotive or- gans.	Integumentary organs.	Old age.	External causes.		
Adair	13	2		14		11		2	2	2		3	8	57
Allen	7		1	2			1				1	2	17	31
Anderson	22	2	8	19	2	2	3	6	1		3	7	16	91
Ballard	9	2	1	16	1	4							2	35
Barren														
Bath														
Bell	3	2								3			2	10
Boone	28	4	4	14		3	1		9			3	2	68
Bourbon	15	7	6	12	7	11		2	22		1	6	9	98
Boyd														
Boyle														
Bracken										1				
Breathitt	6	2	2	3	1	1						2	25	43
Breckinridge	10	2				2					1	1		25
Bullitt	2		1	2	1				1			1		8
Butler	21	9	1	8	4	1			1	1		3	32	81
Caldwell	10	2		18	4	1		1			1	1	1	39
Calloway	8	7	4	19	2	9		2	3	3	4	5	22	88
Campbell														
Carroll														
Carter														
Casey	12	6	6	20	2	3	1	2	1	1	3	6	34	97
Christian														
Clark	4	5	3	13		2					1	2	8	38

Pendleton	17	5	8	18	1	3	1	3	114	65	159	239	1,277	5,799
Perry														
Pike														
Powell	5	5	1	6		1		1			1	1	41	43
Pulaski	14	1	4	17		4					4		8	23
Robertson	10	4	7	19	4	3	2	1	4		1	2	5	52
Rockcastle	12	6	6	19	2	3	3	4	1	3	1	3	19	64
Rowan				1								1	1	82
Russell	9	1	1	15	2	3		2	1	2	4	2	7	3
Scott	15	5	7	22	6	13	2		2	2	7	6	18	49
Shelby	7	3	6	14	3	8	1	2	1		7	2	3	105
Simpson	8	4		14		5			1		1	2	6	57
Spencer	13	1	5	9	3	6	1	6	1		1	3	9	41
Taylor	13	8	10	24		7		9		1	2	6	9	58
Todd	14	6	4	18	3	2		1					20	89
Trigg	13	4	8	33	1	2	1	4		2		4	17	68
Trimble				6		1		1					3	92
Union	19	1	7	19	14	11	2	1	2	1		2	8	12
Warren	18	4	6	24	3	4		1			3	1	2	79
Washington	9	3	4	9	4	5		3		1	1	4	2	72
Wayne				6				1			2	1	9	45
Webster	17	1	1	9		5		1		1			2	29
Whitley	39	10	2	5	3	1				1		1	16	37
Wolfe	17	1	3	3		2		1			2	2	6	78
Woodford	1	1	3	5	1	2	1				2	2	1	37
Total	1,273	327	331	1,301	181	338	57	137	114	65	159	239	1,277	5,799

TABLE X.—CLASSIFICATION.
(B) *Classified causes of death in the several counties for the year 1874.*

CAUSES OF DEATH—CLASS.	Per cent.	Whole number.	Adair.	Allen.	Ballard.	Barren.	Bath.	Bell.	Boone.	Bourbon.	Boyd.	Boyle.	Bracken.	Breathitt.	Breckinridge.	Bullitt.	Butler.	Caldwell.	Galloway.	Campbell.	Carroll.
I. ZYMOTICS.																					
Cholera.....	.35	16							1	1											
Cholera infantum.....	1.48	67	1						3	1											
Croup.....	5.02	227		2	4			2							1			1	3		
Diarrhea.....	.82	37	2	1											1			1	1		
Dysentery.....	.82	37								2						1					
Erysipelas.....	.95	43	2														3				
Fever and typhoid fever.....	10.06	455	4	2	6			1	9	4					2	1	12	7	4		
Fever, intermittent.....	.40	18		2	1				8												
Fever remittent.....	.33	15																			
Fever, continued.....																					
Fever, scarlet.....	.38	17		1					5												
Whooping cough.....	2.59	117	3		5					2							4	1			
Influenza and diphtheria.....	2.63	119		2													2				
Measles.....	1.95	88	1						1	1					3						
Milk sickness.....																					
Mumps.....	.04	2																			
Small-pox.....	.04	2																			
Syphilis.....	.04	2																			
Thrush.....	.25	11		1					1												
Totals.....	28.15	1,273	13	7	22	9		3	28	15				6	10	2	21	10	8		
II. UNCERTAIN SEAT.																					
Abscess.....	.27	12							2						1						
Atrophy.....	.04	2																			
Cancer.....	1.02	46	1	1	1														1		
Debility.....	.38	17								2											
Dropsy.....	3.56	161	1		1			1	1	2				2			7		4		

[illegible]

[illegible]

TABLE X.—CLASSIFICATION—Continued.

CAUSES OF DEATH—Class.	Per cent.	Whole number.	Adair.	Allen.	Anderson.	Ballard.	Barren.	Bath.	Bell.	Boone.	Bourbon.	Boyd.	Boyle.	Bracken.	Breathitt.	Breckinridge.	Bullitt.	Butler.	Caldwell.	Galloway.	Campbell.	Carrroll.
XII. EXTERNAL CAUSES.																						
Heat	.13	6	1															1				
Intemperance	.15	7									1											
Killed accidentally	.13	6																				
Killed by design	.87	39		3																		
Lightning	.02	1																1				
Malpractice	.02	1																				
Poison	.38	17		2						1	1						1					
Suffocated	.20	9								1										1		
Suicide	.30	14		3							1											
Wounds	.35	16	1																			
Totals	5.29	239	3	2	7					3	6				2	1	1	3	1		5	

Total from specified causes.....	4,522
Total from causes not stated.....	1,277
Total from all causes.....	5,799

RECAPITULATION OF PER CENTAGE.

Class 1. Zymotics.....	28.15
Class 2. Uncertain seat.....	7.23
Class 3. Nervous system.....	7.31
Class 4. Respiratory system.....	28.78
Class 5. Circulatory system.....	4.00
Class 6. Digestive system.....	7.47
Class 7. Urinary system.....	1.27
Class 8. Generative system.....	3.03
Class 9. Locomotive system.....	2.52
Class 10. Integumentary system.....	1.43
Class 11. Old age.....	3.52
Class 12. External causes.....	5.29
	100.00

[illegible]

TABLE X.—CLASSIFICATION—Continued.

CAUSES OF DEATH—Class.	Carter.	Casey.	Christian.	Clark.	Clay.	Clinton.	Crittenden.	Cumberland.	Davies.	Edmonson.	Elliot.	Fayette.	Fleming.	Floyd.	Franklin.	Fulton.	Gallatin.	Garrard.	Grant.	Graves.	Grayson.	Green.	Greenup.
XII. EXTERNAL CAUSES.																							
Intemperance																							
Killed accidentally																							
Killed by design		1							1				2			1		3			2		
Lighting																							
Malpractice																							
Poison		1		2							1										1	1	
Suffocated									1									1					
Suicide																					2		
Wounds																							
Totals		6		2			3	5	7	1	3		4		2	4		5		12	1	8	3

TABLE X.—CLASSIFICATION—Continued.

	Hart.	Harlan.	Harrison.	Hart.	Henderson.	Henry.	Hickman.	Hopkins.	Jackson.	Jefferson.	Jessamine.	Johnson.	Kenton.	Knox.	Larue.	Laurel.	Lawrence.	Lee.	Letcher.	Lewis.	Lincoln.	Livinston.	Logan.
2	4			22	15	4	27	28	13		7	15	19	40	6	3	15	8	4				17
Totals																							
II. UNCERTAIN SEAT.																							
Abscess.					1			1				1	1	1									
Atrophy																							
Cancer	1			1		2		1			1				1						1		4
Debility				1									1										
Dropsy				3	1	1		1	2		1	2		5	1	1	1	1	4				3
Hemorrhage								2								1							

[illegible]

TABLE X.—CLASSIFICATION—Continued.

CAUSES OF DEATH—Class.	Hancock.	Hardin.	Harlan.	Harrison.	Hart.	Henderson.	Henry.	Hickman.	Hopkins.	Jackson.	Jefferson.	Jessamine.	Johnson.	Kenton.	Knox.	Larue.	Laurel.	Lawrence.	Lee.	Letcher.	Lewis.	Lincoln.	Livingston.	Logan.
VII. URINARY SYSTEM.																								
Nephritis							1		1				1				1							
Org. dis. of, & blad'r, & kid'y					1		1		1				1											
Totals					1		1	1	1				1				1	2						
VIII. GENERATIVE SYSTEM.																								
Child-birth & puerp'l fev'r					2	2		1	1	1		1			1	1		1						1
Paramenia					1	1				1					1		2	1						1
Womb, disease of					2	1	1		1						4									1
Organs, disease of										2														3
Totals					5	4	1	1	2	2		1			6	1	2	2						2
IX. LOCOMOTIVE SYSTEM.																								
Rheumatism						1		1		1						1								2
Hip, disease of																								
Joints, disease of					2	2	1	1	1				1						1					
Spine, disease of																								
Totals					2	3	1	2	1	1			1			1			1					2
X. INTEGUMENTARY SYSTEM.																								
Fistula																								
Purpura																								
Ulcer						1		1	2			1	1		2			1		1	1			2
Skin, disease of, & hives																								
Totals						1		1	2			1	1		2			1		2				2

II. OLD AGE.											
Old age	4	3	2	2	1	1	4	2	4	2	4
Totals	4	3	2	2	1	1	4	2	4	2	4
XII. EXTERNAL CAUSES.											
Accidents	2	4	1	1	1	1	1	1	1	1	1
Burns and scalds	1	4	1	1	1	1	1	1	1	1	1
Drowned	1	1	1	1	1	1	1	1	1	1	1
Executed	1	1	1	1	1	1	1	1	1	1	1
Frozen	1	1	1	1	1	1	1	1	1	1	1
Heat	1	1	1	1	1	1	1	1	1	1	1
Intemperance	1	1	1	1	1	1	1	1	1	1	1
Killed accidentally	1	1	1	1	1	1	1	1	1	1	1
Killed by design	1	1	1	1	1	1	1	1	1	1	1
Lightning	1	1	1	1	1	1	1	1	1	1	1
Malpractice	1	1	1	1	1	1	1	1	1	1	1
Poison	1	1	1	1	1	1	1	1	1	1	1
Suffocation	1	1	1	1	1	1	1	1	1	1	1
Suicide	1	1	1	1	1	1	1	1	1	1	1
Wounds	1	1	1	1	1	1	1	1	1	1	1
Totals	4	1	6	6	3	3	3	1	1	1	4

TABLE X.—CLASSIFICATION—Continued.

CAUSES OF DEATH—Class.	Lyon.	Madison.	Magoffin.	Marion.	Marshall.	Martin.	Mason.	McCracken.	McLean.	Meade.	Menifee.	Mercer.	Metcalfe.	Monroe.	Montgomery.	Morgan.	Muhlenburg.	Nelson.	Nicholas.	Ohio.	Oldham.	Owen.	Owensley.	Pendleton.
I. ZYMOTICS.																								
Cholera	---	---	---	---	1	---	---	4	---	2	---	---	2	---	---	1	3	---	---	2	2	1	---	---
Cholera infantum	---	---	---	1	6	---	---	1	---	2	---	---	---	---	---	---	5	1	---	6	---	---	---	---
Croup	---	3	---	---	5	---	1	1	---	---	2	---	3	6	1	1	---	---	---	---	---	---	---	4
Diarrhea	---	1	---	1	1	1	1	2	---	---	---	---	1	---	---	2	---	---	---	---	---	---	---	---
Dysentery	1	---	---	---	2	---	---	2	---	---	---	---	1	---	1	---	2	---	---	---	---	---	---	1
Erysipelas	---	---	---	---	2	---	---	3	---	---	1	3	9	9	3	16	15	3	---	2	1	1	---	6
Fever and typhoid fever	13	6	1	---	27	---	---	3	---	8	1	---	---	---	---	---	---	---	---	---	---	---	---	---
Fever, intermittent	1	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---	---	---	---	---	---	---	---	---
Fever, remittent	3	---	---	---	2	---	---	---	---	---	---	---	---	---	2	---	---	---	---	---	---	1	---	---
Fever, continued	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Fever, scarlet	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Whooping cough	3	1	---	---	2	---	1	1	---	---	---	1	1	1	---	6	13	4	---	4	---	---	---	1
Influenza and diphtheria	---	---	---	---	33	1	---	1	---	---	---	---	4	2	---	3	1	2	---	4	3	---	---	3
Measles	---	---	1	---	1	3	---	---	---	1	2	4	---	---	---	8	---	1	---	---	1	1	---	1
Milk sickness	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Mumps	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Small-pox	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Syphilis	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Thrush	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---	---	---	---	---	---
Totals	21	11	2	1	80	2	6	13	---	11	5	8	21	18	8	37	40	14	---	14	6	4	---	17
II. UNCERTAIN SEAT.																								
Abscess	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Atrophy	---	---	---	---	---	1	---	---	---	---	---	1	---	---	---	---	---	---	---	---	1	---	---	---
Cancer	1	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---	1	---	---	---	---
Debility	---	---	1	---	---	---	---	1	---	---	1	---	---	---	---	---	---	1	---	---	---	---	---	---
Dropsy	---	3	2	1	3	1	1	5	---	---	---	3	---	---	---	3	3	3	---	2	2	---	---	4
Hemorrhage	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	1	---	---	1	---	---	---	---

[illegible]

TABLE X.—CLASSIFICATION—Continued.

[illegible]

[illegible]

TABLE X.—CLASSIFICATION—Continued.

CAUSES OF DEATH—Class.	Lyon.	Madison.	Magoffin.	Marion.	Marshall.	Martin.	Mason.	McCracken.	McLean.	Mede.	Menifee.	Mercer.	Metcalfe.	Monroe.	Montgomery.	Morgan.	Muhlenburg.	Nelson.	Nicholas.	Ohio.	Oldham.	Owen.	Owsley.	Pendleton.
XII. EXTERNAL CAUSES.																								
Intemperance	1							1						1										
Killed accidentally		1			1			1																
Killed by design													3			1	3							
Lightning																		1						
Malpractice																								
Poison							1										1	1						
Suffocation		2						1							1	1		1						1
Suicide					1						1		2											
Wounds					1					3	2	1	6	2	2	4	4	5			4	1		3
Totals	1	4			4		1	5						2	2	4	4	5		4	1	1		

TABLE X.—CLASSIFICATION—Continued.

[illegible]

[illegible]

TABLE X.—CLASSIFICATION—Continued.

CAUSES OF DEATH—Class.	Perry.	Pike.	Powell.	Pulaski.	Robertson.	Rockcastle.	Rowan.	Russell.	Scott.	Shelby.	Simpson.	Spencer.	Taylor.	Todd.	Trigg.	Trimble.	Union.	Warren.	Washington.	Wayne.	Webster.	Whitley.	Wolfe.	Woodford.
VII. URINARY SYTEM.																								
Nephritis					2	2			2						1		1							1
Org, dis. of, & blad'r & kid'y					2	3			2	1		1			1		2							1
Totals					2																			
VIII. GENERATIVE SYSTEM																								
Child-birth & puerp'l fev'r						2		1		1		1	7	1	2			1	3	1	1			
Paramenia																								
Womb, disease of					1	1		1		1		5	2		2	1	1							
Organs, disease of					1	1																		
Totals					1	4		2		2		6	9	1	4	1	1	1	3	1	1			
IX. LOCOMOTIVE SYSTEM.																								
Rheumatism					2			1	1											1			1	
Hip, disease of																								
Joints, disease of												1			3		2							
Spine, disease of					2	1			1	1	1	1												
Totals					4	1		1	2	1	1	1			3		2			1				1
X. INTEGUMENTA'Y SYSTEM																								
Fistula																								
Purpura																								
Ulcer									1								2		1			1		
Skin, disease of, & hives.						3		2	1				1		2									
Totals						3		2	2				1		2		2		1			1		1

II. OLD AGE.													
Old age.	1	4	1	1	1	7	7	4	7	1	1	2	2
Totals	1	4	1	1	1	7	7	4	7	1	1	2	2
XII. EXTERNAL CAUSES.													
Accidents	---	---	---	---	---	---	---	1	3	1	1	---	1
Burns and scalds	---	---	---	---	1	---	---	---	---	---	---	---	---
Drowned	---	---	---	1	---	1	---	---	---	---	---	---	---
Executed	---	---	---	---	---	---	---	---	---	---	---	---	---
Frozen	---	---	---	---	---	---	---	---	---	---	---	---	---
Heat	---	---	---	---	---	---	---	1	---	---	---	1	---
Intemperance	---	---	---	---	---	---	---	---	---	---	---	---	---
Killed accidentally	---	---	---	---	---	1	---	---	---	---	---	---	---
Killed by design	---	---	1	1	---	---	---	---	---	---	---	---	---
Lightning	---	---	---	---	---	---	---	---	---	---	---	1	---
Malpractice	---	---	---	---	---	---	1	---	---	---	---	---	---
Poison	---	---	---	1	---	---	---	---	---	---	---	---	---
Suffocation	---	---	---	---	1	1	1	---	---	---	---	---	1
Suicide	1	1	---	---	---	---	---	---	---	---	---	---	---
Wounds	---	---	---	---	---	1	---	---	---	---	---	---	---
Totals	1	1	2	3	1	6	2	2	6	2	3	6	2

Legislative Document No. 6.

R E P O R T

OF THE

INSURANCE COMMISSIONER,

TRANSMITTED

THROUGH THE AUDITOR'S OFFICE FOR THE INFORMATION OF THE LEGISLATURE,

DECEMBER 31ST, 1875.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE,
JAMES A. HODGES, PUBLIC PRINTER.

1875.



INSURANCE BUREAU OF KENTUCKY, }
FRANKFORT, Dec. 31st, 1875. }

Hon. D. HOWARD SMITH, *Auditor*:

I herewith transmit through you, to the Legislature, a copy of the report of the Committee on Legislation of the National Insurance Convention, made to that body at its session in the city of New York last September. This report (marked E appended) is accompanied by a draft of a proposed general insurance law. This draft is modified by foot-notes, so as to adapt it to some of the peculiar elements existing in the insurance laws of this State. It will be seen that the proposed law is still under consideration by the Convention. It has been laid before many of the insurance companies; and I think it should be brought now to the attention of the law-making power of this State.

Attention is called to the resolution of Hon. Stephen H. Rhodes, in regard to a law regulating the construction of buildings in cities, for the better protection of property and lives. This resolution is included in the report of the committee above referred to.

I also transmit a copy of an act (appended, marked F) passed by the Legislature of the State of New York, April 16th, 1874, "to provide "security against extraordinary conflagrations, and for the creation of "safety funds by fire insurance companies," and recommend that a similar act be passed in this State.

Whilst purposely refraining, at this time, from commenting upon either of the subjects just named, I consider it necessary to advert briefly to the existing insurance laws of this State, and some of the circumstances connected with the administration of these laws during my term of office.

The general insurance laws of 1870 were passed at the urgent request of insurance officers and agents. They were intended to drive irresponsible and fraudulent companies out of the State, and keep them out, and provide for effective supervision over every insurance company doing business in this State. The premiums paid yearly by citizens of Kentucky are largely over two millions of dollars.

The companies that favored the passage of these laws arranged a schedule of fees for the Bureau, and it was provided that any deficiency in these fees for defraying the expenses of supervision should be assessed equally on each company.

There are various grades or kinds of insurance supervision, from the mere trough through which any statement of a company may be transmitted to the people, with the nominal indorsement of an officer of the State Government, to the thoroughly skeptical supervisor who believes nothing short of the positive evidence of his own senses. Again, supervision varies with the requirements of the laws in different States, and with the knowledge of the subject possessed by those who are charged with this important duty.

Any man of good sense, who will look fairly at the subject, will find that State supervision cannot give perfect security to the insured. But it can do much toward attaining that end.

The interests of the policy-holders demand that these corporations be closely looked after, at least sufficiently so to make them feel that any indication of irregularity or unsoundness will probably lead to a thorough personal examination by competent officers.

This office has at no time been so organized as to accomplish all the duties devolving by law on the Bureau. The amount of work now required is less than at the beginning, and the officers are more competent because of their better knowledge. The companies have acquired a better knowledge of the requirements of the Kentucky law, and this materially lessens the business correspondence of this office. The force in the Bureau has therefore been diminished, thus reducing the expenses and still retaining a respectable standard of efficiency.

The taxes on premiums were by the laws of 1870 reduced one half. The companies were at the same time relieved from the expense of publishing their annual statements and agents' licenses in a newspaper of general circulation in each county where they did any business. But in obtaining these and other concessions the companies were required to pay the expenses of effective State supervision.

They now complain that they are taxed too heavily on their gross premiums; in this I think they are right. They also complain that they are required to pay too much for agents' licenses—particularly as these fees go to the Auditor for his own use. They also complain of the fees they have to pay for agents' licenses in the cities and towns in this State. There is undoubtedly some reason for these complaints, and when the companies are, in addition, assessed at the end of the year to provide for the expenses of State supervision, their previous discontent is visited upon this office.

The Insurance Laws of this State certainly need revision in many important particulars.

The first State that organized a regular Insurance Department was Massachusetts. The second was New York. The Missouri laws organizing an insurance department were passed in 1869; they were very defective in regard to life insurance companies. The Kentucky insurance laws were enacted in 1870, and are, it is believed, more stringent in regard to life insurance than those of any other State. Various other States have since organized insurance departments; notably Connecticut, whose laws are closely assimilated to those of Massachusetts.

There is a marked difference in the insurance laws of the respective States, as well as in the provisions made for carrying these laws into effect. Some of the States allow one clerk to aid the Commissioner—some allow two—some allow none. The Commissioner in the latter case receives the fees, is not required to keep any records, and the annual reports are published at the expense of the State, as other public documents are printed.

In Massachusetts, New York, Connecticut, and Kentucky, the laws evidently contemplate thorough and effective supervision, and authorize the employment of the clerical and actuarial force necessary to discharge all the duties, fixing no limit to the number of clerks.

The regular force in this office now includes the Commissioner, Deputy Commissioner, book-keeper, and one clerk. During most of this year it has been found necessary to employ one additional clerk. The regular force in the New York Insurance Department numbers twenty-six, besides extra clerk hire amounting to \$5,491 94. The force in the Massachusetts Insurance Department includes in all twenty-seven. That in the Connecticut Department is not stated.

The following comparison gives the relative cost of supervision in the States named, as shown by latest official reports in this office:

New York, salaries and clerk hire	\$54,470 69
Massachusetts, salaries and clerk hire.	24,077 85
Connecticut, salaries and clerk hire.	13,529 16
Kentucky, salaries and clerk hire	10,054 79

The total expenses of the New York Insurance Department, for the year ending December 31st, 1874, amounted to \$87,197 95. In Massachusetts, \$26,011 15, not including the publication of the Annual Report. In Connecticut, \$17,478 85. In Kentucky, the expenses for the fiscal year ending October 10th, 1875, are shown in detail as follows:

Printing Insurance Commissioner's Report for 1875	\$1,412 69
Binding Insurance Commissioner's Report for 1875	356 35
All other printing, including blank forms for annual statements, schedules, &c.	373 16
Cutting, pressing, and binding blank forms	55 75
Salaries	8,854 79
State Treasurer's fees	600 00
Postage stamps and stamped envelopes	237 40
Stationery	78 05
Office furniture and fixtures	32 50
Extra clerks' services	1,200 00
Porter's wages	240 00
Express charges, telegrams, fuel, and other incidental office expenses	200 97
Total	\$13,641 66

The fact that a large portion of the fees paid in this State by insurance companies is assigned to the Auditor as a part of his perquisites, made it necessary to provide by law for a deficiency in the fees that go to the credit of the Bureau fund. This was effected by providing an assessment, which saves the State Government from any expense on account of insurance supervision.

These assessments were made as required, and they have been paid. This, however, caused a good deal of dissatisfaction on the part of some companies.

On the 25th of March, 1874, the Auditor addressed me a letter (appended marked A) stating that "public sentiment and the insurance interests of the State demand that there should be no more large assessments made against insurance companies in order to supply the Bureau deficit in the Treasury." And he proceeded to draw a picture of results that might happen, which would ruin him in public estimation and ruin him financially.

I replied on the next day (in a letter appended marked B). "The estimate of fees for the present fiscal year (1874) amounts to \$6,416. This will not pay the salaries of the Commissioner and Deputy and the amount allowed by the insurance law to the Treasurer." * * * "Something will have to be paid under this head (assessment) if there is even a pretense of executing the laws. The companies pay fees enough to defray the expenses of a tolerably well-organized office; but the trouble is, that a large portion of these fees does not go to the credit of the Bureau fund."

The following is a detailed statement of receipts from fees during the fiscal year ending October 10th, 1875, not including assessments on account of previous year:

RECEIPTS.

Regular fees for filing Annual Statements and other documents required by law, and for making valuations	\$6,288 51
Fees collected under reciprocal law	80 00
Fees for furnishing copies of certificates of examinations and other documents . .	22 00

Total	\$6,390 51
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The fees were less than the expenses by \$7,251 15.

The total net receipts of the Insurance Department of the State of New York, for the year ending December 31st, 1874, amounted to \$124,426 57. But this includes taxes on premiums and agents' license fees. The expenses of that department for the same time amounted to \$87,197 85, against \$13,641 66 in this State for last fiscal year, excluding cost of examinations.

There has been a great deal of correspondence between some of the life companies and this office in regard to the registry of policies required by law to be filed here. The life companies have all complied with this clause of the law—some of them very reluctantly.

The net values of policies in force in a life insurance company, in a few years from the commencement of business, form a very large proportion of the liabilities.

The State of Kentucky accepts the regular legal certificate of the Commissioner of the State under whose authority a company is organized as *prima facie* evidence of the net value of the policies in force; but the registry of policies is required to be filed in the office of the Insurance Commissioner, in order that he may have the data on which to form an opinion in regard to this great element in the business of a life company, investigate the matter, and, when there is an indication of error, have the liability of the company on account of its policies in force correctly computed in his own office.

This investigation and computation has been made here in all cases that seemed to require it; but when the company has furnished a certificate from its own State, no charge has been made for valuing the policies of that company in the Kentucky office.

It is not, however, considered expedient or proper that a life insurance company should be required to file a registry of its policies in a State that has not a regularly organized effective Insurance Department or Bureau, and makes no practical use of these lists after they are furnished. The number of States that have as yet provided by law for such offices, intended, without availing of "outside" help, to thoroughly

investigate life policy registers and accurately compute the liability thereon, is very few.

Under the law it is the net, and not the gross valuation of life policies, that is made the standard by which to determine whether a company shall or shall not be permitted to continue issuing new policies in this State. This requirement has been rigidly adhered to; but some of the companies have objected, and earnestly protested against it. This method of net valuations requires that the gross uncollected premiums be reduced to net before being admitted as assets. This has been violently opposed by some companies.

The requirement that each company shall furnish with its annual statement a "balance sheet" of the business of the year, taking as a basis the assets on hand at the beginning of the year, has caused more discontent on the part of insurance companies than any other one subject of difference under the law between them and this office—not excepting the much-talked-of assessments.

These, and a variety of other matters of similar character, have been previously quite fully discussed in the reports made from this office, a synopsis of which may be found in the appendix to the Annual Report, 1875.

The regularly organized insurance companies of this State have, in very nearly all cases, cheerfully complied with the law and with the requirements of this office. Of these, the fire insurance companies were all examined within the past three months, and their condition found satisfactory. All matters of any irregularity have been brought to the attention of the respective companies, and have been or are being corrected. Full detailed reports of the examiners, and the action taken thereon, are on file in this office. The last examination of the only regularly organized life insurance company of this State—the Southern Mutual of Louisville—was made last year by the Commissioner, and its affairs found in good sound condition.

There are in this State quite a number of co-operative companies, as they are usually styled, both fire and life. My attention was several years since called to three of these (fire) companies located in Louisville. I was urged by officers and agents of the regular companies doing business in that city, to have these companies stopped or force them to comply with the general insurance laws. The Attorney General looked into the matter, brought suit in the circuit court here, gained two of the cases and lost one. They were all three carried to

the Court of Appeals and there decided against the State. These suits cost this Bureau very heavily.

The semi-benevolent brotherhoods, that claim to furnish life insurance at less price than can be done by regular companies, and do this by collecting voluntary contributions after the death of the insured, are quite numerous in this State. At various times efforts have been made to get at some sort of understanding of their business. The Legislature, since 1870, have granted several special charters to co-operative institutions, and after the issue of the trials in the three cases above referred to, I had almost concluded that there was no practical use in troubling this office further about co-operative insurance companies organized by authority of this State. But on the 29th of October last, the secretary of a newly organized institution of this character at Maysville, under the title of "Kentucky Mutual Benefit Association," on the plan of the "Masonic Mutual," asked of this office, "whether this institution for which I got a charter given to us by our county judge does have any more to do with your Bureau than the *Masonic*, Odd Fellows, Firemen, or similar institutions incorporated under the General Statutes of Kentucky."

The papers in this case were submitted to Hon. Thos. E. Moss, Attorney General. The following is a copy of his opinion :

"Yours this date, inclosing letter of Mr. R. Albert to Mr. W. S. Smith, Deputy Insurance Commissioner, and 'printed slips giving 'charter' of 'Kentucky Mutual Benefit Association of Maysville,' received. This publication does not comply with the law. There can be little doubt but that the object of the Association is to furnish life policies and to do an insurance business.

"I do not think the Association may escape the duties imposed by law on Life Insurance Companies by saying, 'The object of the incorporation is to provide a fund for the benefit of the heirs of deceased members by assessments upon the surviving members.'

"Initiation fees and annual dues are nothing more or less than premiums. A policy *may* be called a 'certificate' without in any manner changing the legal obligations of the insured and insurer.

"My opinion is, that this Association is doing, or seeks to do, an insurance business within the purview of the laws of Kentucky, and should comply therewith.

"I will not suggest your duty, believing that you know it and will certainly perform it."

A copy of this opinion was immediately forwarded to the President of the Kentucky Mutual Benefit Association at Maysville, and he was notified that the company must cease insuring lives of people of this State until it had complied with the requirements of the general life insurance law, approved March 12th, 1870.

A similar notice, with a copy of the opinion of the Attorney General, was sent to the Kentucky Odd Fellows' Life Insurance Company, Glasgow; to the Masonic Mutual Benefit Association, Maysville; to the Kentucky Mutual Benefit Association of Physicians, Louisville; and to the Mutual Benefit Association, West Virginia Conference, Ashland. These five companies were all organized since the passage of the general insurance laws.

The following co-operative companies were organized by authority granted previous to the enactment of these laws, and they have been required to make a statement of their business and condition, viz: The Odd Fellows' Mutual Assurance Association, Louisville; the First German Mutual Life Insurance Company, Louisville; and the Kentucky Masonic Mutual Life Insurance Company, Bowling Green.

In addition to what has been said in previous reports from this office in regard to co-operative life insurance, attention is called to section 29 of Michigan act of 1871, and its re-enactment with amendments in 1872, a copy of which is herewith transmitted. (Appended marked G.) If the present insurance laws of this State are found inadequate in reference to co-operative insurance, it is recommended that the principles of section 29 of the Michigan act be distinctly incorporated in the laws of this State.

No co-operative company organized by authority other than that of this State has been permitted to do business here. But this office has not been able to entirely prevent clandestine insurance in Kentucky by irresponsible parties that cross the Ohio at Covington, Newport, Louisville, and other cities on the border. Several such parties have been tried, and one is now being prosecuted by the Attorney General.

The regularly authorized insurance companies, both life and fire, doing business in this State, have complied with the law, and are believed to be sound and entitled to confidence.

The appended list marked D contains the names of all such companies in this State December 31st, 1875.

In addition to the regular companies and the co-operatives before referred to, "The German Mutual Insurance Company of Covington"

was chartered by the Legislature at its last session. This is referred to at some length in my last Annual Report, pages VI and VII; and is believed to be the only instance in which an insurance company has, by specific enactment, been exempted from compliance with "all existing laws of this State in relation to insurance companies."

The National Insurance Convention, during its last session, agreed upon a new form of blank for the annual statements of life insurance companies. In order to relieve the companies of trouble in making out more than one form of statement, this new form of blank was adopted here, although it is believed to be in some respects not so good as that previously in use. This was done because the information desired can in most cases be, with some trouble, collated from the new blank, and when this fails, the necessary additional information can be procured by correspondence. Blank forms for annual statements have been sent to all the companies upon which to make a report to this office of the business during the year ending December 31st, 1875. A very large proportion of the annual fees collected by the Bureau are for filing these statements. These fees will not be due until next year.

It will be noticed that in the proposed law submitted to the National Insurance Convention, and herewith transmitted, no provision is made for assessments to make up deficiency of fees. It being considered a better principle to first determine the character of fees that are to be collected and paid into the Treasury to the credit of the "Insurance Fund," make these sufficient to pay the expenses of effective but economical supervision; and collect in advance.

In this, my last official report, it is proper to allude to the circumstances under which I came here. In a letter to me dated March 10th, 1870, you say: "Will you accept the position?" * * * "The insurance men of Kentucky are anxious that you accept the position hereby tendered you." * * * "I inclose this letter to our mutual friend, Gen. S. B. Buckner, who will forward it to you."

Gen. Buckner forwarded to me the tender of appointment made by you, with a letter urging me to accept. It was this letter from General Buckner that induced me to reconsider my previously expressed determination not to accept the place.

In a letter to me dated March 22d, 1870, you say: "I am not only pleased but delighted at your acceptance." * * * "It will relieve me of much care, responsibility, and annoyance."

The following is a copy of a letter dated January 1st, 1872, addressed by you to me, tendering a re-appointment.

"I have the honor to inclose you your comission as Insurance Commissioner of Kentucky for the ensuing four years, your old com-mission having this day expired by operation of law.

"I need not say to you that I hope you will not think of declining to accept. Your services are almost indispensable to the insurance interests of the State. You have made the Bureau what it is, and elevated the standard of insurance throughout the country. Your declension would be a public calamity. I hope therefore you will accept the appointment tendered you without the slightest hesitation. "With the highest respect."

In a letter addressed to me dated November 15th, 1875, you say: "I shall feel it to be my duty to appoint Major Clinton McClarty, at the end of your official term, having, previous to your application, com-mitted myself to his appointment."

I have not applied to you for appointment or re-appointment. I addressed you an official letter on the 18th of last month, in answer to yours of the 15th. My letter, including a copy of yours, is appended marked C.

Very respectfully,

GUSTAVUS W. SMITH,

Insurance Commissioner,

(A.)

[COPY.]

OFFICE OF AUDITOR PUBLIC ACTS., }
FRANKFORT, March 25th, 1874. }

Gen. GUSTAVUS W. SMITH, *Insurance Commissioner:*

DEAR SIR: I have had more than one personal interview with you in regard to the propriety, not to say necessity, of reducing the expenses of the Insurance Bureau over which you preside, so as if possible to bring those expenses within the amount of the ordinary receipts of the fees paid into the Treasury for its benefit. For obvious reasons, I think it better for both you and me that our respective views on this subject should be reduced to writing. Hence this communication.

In looking over the insurance laws, your several Reports, and the itemized account of the expenditures of the Bureau for the fiscal year ending the 10th day of October, 1873, it occurs to me that those laws may be substantially and in effect complied with, without such a heavy expenditure as has hitherto been incurred. Indeed there is an absolute necessity for a very large retrenchment in the matter of the expenses of the Bureau. Public sentiment and the insurance interests of the State demand that there should be no more large assessments made against insurance companies in order to supply the Bureau deficit in the Treasury.

Besides, it is imposing on me a very great (and unwilling) responsibility to require me to draw large amounts of money out of the Treasury in excess of receipts, in order to sustain the Bureau on its present footing, and then compel me to run the risk of litigation in order to protect myself and my securities on my official bond. This is especially true in view of what occurred last winter in the Legislature. It is true that in my view of the law I believe that I have the right, and it is my duty when necessity requires it, to defray the expenses of the Bureau out of the Treasury, whether the money is in it to the credit of the Bureau or not, and rely on assessment on insurance companies to make good any deficiency. But suppose the courts should decide, as they may, that I have no such power, what kind of a position will I be left in?

It would ruin me in public estimation and ruin me financially.

I trust therefore you will consider all these matters maturely, and submit to me in writing your views of what can be done to bring the expenses of the Bureau within its resources, exclusive of assessments. Be pleased to give me your figures item by item.

I trust you will do all that may be in your power to relieve me of the heavy responsibility upon me, so as not to violate the substance of the law. The people of the State will hold me more than you to responsibility, because the Bureau is a part of this Department and the Commissioner my appointee.

I would be glad to have a response as soon as practicable, as I wish to leave the city on Friday morning next.

Very respectfully,

[Signed]

D. HOWARD SMITH.

Auditor.

(B.)

[COPY.]

INSURANCE BUREAU OF KENTUCKY,

March 26th, 1874. }

Hon. D. HOWARD SMITH, *Auditor*:

DEAR SIR: In reply to your letter of the 25th inst. I have to say, that the estimate of fees for the present fiscal year amounts to \$6,416. This will not pay the salaries of the Commissioner and Deputy, and the amount allowed by the insurance law to the Treasurer. In case even this skeleton organization is retained, and no expense incurred except the compensation to the three officers above named, you will see that there must be a deficiency at the end of the year, and consequently an assessment on each company doing business in the State to provide for this deficiency.

The amount of the assessment will of course vary with the expenses of the office; but something will have to be paid under this head if there is even a pretense of executing the laws. This arises from the manner in which the fees are regulated by the existing laws. The companies pay fees sufficient to defray the expenses of a tolerably well organized office; but the trouble is, that a large portion of these fees does not go to the credit of the Bureau fund.

In addition to the fees paid to the Insurance Bureau fund, and other fees of nearly equal amount just referred to, the companies pay into the Treasury as a part of the revenues of the State $2\frac{1}{2}$ per cent. tax on the premiums received by them. This amounts to about sixty thousand dollars per year. In addition, they pay in cities and towns a municipal license tax, amounting in some cases to \$200 per year in a single city for one company.

The taxes and fees paid by the companies, other than fees paid for supervision, are high. In the last National Insurance Convention I united with other Insurance Commissioners in recommending to the Legislatures of the different States a uniform tax on insurance premiums not to exceed one per cent. per annum.

But the question now is, not "what ought to be the law," but "what is the law." The officers and agents of insurance companies doing business in this State virtually framed and procured the enactment of the laws as they now stand. By the passage of these laws the companies procured a reduction of about sixty thousand dollars a year tax. It was previously 5 per cent. on the premiums; this was reduced to $2\frac{1}{2}$ per cent. Under the old law they were required to advertise their annual statements and agents' licenses for two weeks, in a newspaper of general circulation in each county of this State where they did any business. This they are relieved from under the present law. And it is believed that this advertising would cost more than the expense of supervision, which, by the present law, is imposed upon the companies. By the old law, each agent was required to take out a separate license for each county in which he did business. This requirement was modified so that one license gives an agent authority to do business throughout the State.

I am therefore not prepared to say that it is any great hardship upon sound, well-intentioned and well-conducted companies to pay, either in full in advance, or partly at the end of the year, \$200 each year for the advantages of effective insurance supervision in this State.

On the basis of 125 companies, which is about the number now authorized to do business in Kentucky, this would make \$25,000 a year, which is more than sufficient to meet the probable future expenses of the Bureau organized as it is at present. This sum is less than one per cent. of the premiums paid by the people of this State each year for insurance. And if State supervision is of no advantage to the class of companies named above, and they charge the whole amount to the policy-holders, it would be but one cent additional on every dollar paid for insurance by policy-holders. And this is cheap, provided it secures careful supervision over their interests by competent officers of the State Government, acting under authority of stringent and wise laws. More especially is this true in view of the fact that insurance agents get as commissions from ten to twenty, and, in many cases, thirty or forty cents of every dollar of premiums paid by the insured. Estimating these commissions at an average of fifteen per cent.—the premiums being \$2,684,567 81—agents' commissions thereon for the year would be \$402,685 17.

In a written communication, dated November 10th, 1873, submitted by me to his Excellency Governor Leslie and yourself, it was stated: "If it can be shown that the work (necessary in this office) can be thoroughly and well performed for a less sum than \$27,000, the expenses of the Bureau should be reduced; it will be well, however, at the same time, to give attention to the fifty millions of dollars of other expenditures (not including losses) of these companies—not omitting the commissions paid to agents, the salaries and *bonuses* to officers, and "the sums paid for printing and advertising."

The whole amount insured upon property and lives in the United States is believed to be about twelve thousand millions. Of this, about one half—being something over six thousand millions of dollars—is insured by companies whose business is under the supervision of this office. The amount insured by companies doing business in the State of New York, and therefore under the supervision of the Insurance Department of that State, is about nine thousand millions of dollars.

The following quotation is from the communication to the Governor and Auditor, above alluded to: "The expenses of the Insurance Department of the State of New York, as published in the official reports, "amounted in 1870 to \$76,629 50. In 1871 the amount was \$80,429 11. "And in 1872 was \$64,320 75. The Superintendent's salary is \$7,000 "per year; amount paid for clerk hire during this year was \$42,214 18; "printing and binding, \$10,431 64; stationery, postage, express, and "telegraphing, \$2,955 81."

The Kentucky insurance laws are closely assimilated to those of New York, being in several important particulars more stringent. If the law was based upon the principle that each State supervised only the companies created by its authority, or only supervised the business done in the State, New York and many other States would have vastly more to do than would be required here; but as the law now stands, every company that does any business by authority of this State must have its whole business subject to supervision by this office.

The principle of assessing companies to provide for any deficiency in the fees and paying the expenses of supervision did not originate here, and is not peculiar to this State.

The National Insurance Convention, at its adjourned session in October, 1871, recommended to the respective States the adoption of a proposed uniform insurance law: the passage of which I recommended through you to the Legislature of this State in my Annual Report in 1872, one of the provisions of which reads as follows:

"In case the necessary expenditures of said Department exceed the "amount of fees collected under this act, and paid into the State Treasury (exclusive of the tax upon premiums), the excess of such expenses "shall be annually assessed, by the Commissioner, in equal shares, upon "all the insurance companies doing business in this State; and the Commissioner has power to collect such assessments and pay the same into "the State Treasury."

I was chairman of the committee that had charge of the preparation of the proposed uniform law, and know that the companies had, through their representatives, a full and fair hearing, and that this clause met with no opposition.

The following quotation is from the Report of the Superintendent of the Insurance Department of the State of New York, part I, 1874:

"The Superintendent has had things called to his attention, the importance of which he fully appreciated, and which he earnestly desired to do, but for which he absolutely could find neither time nor opportunity. It has often been a choice between duties, all seemingly of equal importance and equally pressing, only one of which, however, could at the time be attended to. In extenuation of any apparent remissness, he has concluded to group together a few of the more important items of work necessary to be done, for the correct doing of which he is held responsible. It is believed that very few fully realize its magnitude or importance."

Experience here is, in the main, the same. And it will be found so in every State where thorough and effective supervision is attempted by competent officers.

It is taken for granted that at least a reasonable effort is to be made to carry into effect the insurance laws of this State. Fixed, as the fees now are by law, an assessment at the end of the fiscal year must be made to provide for a deficiency that is certain to occur. A great deal of work has already been done that will facilitate the business of the office hereafter; the clerks have gained experience that enables them to do more and better work than they could heretofore; recent enactments in several States have lessened in some respects the labor which was before peremptorily required; and although I am conscious of the fact that all that might have been done has not been accomplished in any one year since I organized this office, I am willing, in view of the facts and views expressed in your letter, to reduce the clerical force to what I believe the minimum that will enable it to be in any sense practically effective.

Never having placed this force at a maximum, but rather aiming to be moderate, I now propose, as above stated, to reorganize the office, and put the force at the very least that ordinary regard for the interests at stake will justify under the law: selecting four of the clerks to be retained, and dispensing with the four others whose services can best be spared.

All other expenditures of this office will be closely looked to and made as little as practicable, consistent with the nature of the duties to be performed.

The detail estimates of receipts and expenditures asked for are herewith transmitted.

Very respectfully,

[Signed]

GUSTAVUS W. SMITH,
Insurance Commissioner.

(C.)

[COPY.]

INSURANCE BUREAU,
FRANKFORT, KY., Nov. 18th, 1875. }

Col. D. HOWARD SMITH, *Auditor:*

SIR: Your letter of the 15th inst. is received. Its tenor and statements require official notice. In the interview to which you refer I

asked you if you had determined what you would do next term in regard to the appointment of Insurance Commissioner. You replied that you had not determined. And went on to say that your friends had in the last canvass for nomination for Auditor partially committed you on this subject to Major Clinton McClarty; that you supposed that I did not desire the appointment again, but you would carefully consider the question after finding definitely to what extent your friends had committed you, and would let me know your decision in a few days.

To relieve your mind of all doubt and enable you to decide with full light before you, so far as I might be concerned, I told you that in case you appointed me I would accept, having no other business in view at the time.

Further reference by you, in that interview, to this subject, was in confirmation of your statement that you had not then determined who you would appoint, and you gave at least one reason why you had considered it expedient for your friends to come to an understanding with those of Major McClarty whilst the canvass was pending.

During the interview above referred to, there was to me no indication of any estrangement between us either personally or officially, save perhaps a tolerably sharp, short criticism by me, near the end of the interview, in regard to the arrangement or committal you said your friends had made, and which you had under consideration. In this connection I have occasion to say, that between you and myself, so far as I know or had any reason to suspect, there was no alienation of personal or official regard and respect. You certainly had never remotely hinted at anything of the kind to me.

The following is a copy of the letter you addressed to me on the 15th inst :

"At the interview which I had with you on the 9th inst., I stated, in response to your application for re-appointment as Insurance Commissioner, that I would give you a final answer in a few days. Preferring that any communication on this subject should be by correspondence, I write this to convey my answer.

"In view of what I stated to you in my interview with you, and from another consideration, I do not see how it is possible for me to do otherwise than to decline to re-appoint you to the position you now hold. I *deeply and sincerely* regret that this is so; but nevertheless it is true, and I must adhere to my purpose. The relations between the Commissioner of Insurance and the Auditor of State, the former being the appointee of the latter and in charge of a Bureau directly under the supervision of the Auditor, require that there should be no obstruction, personal or otherwise, to a free and cordial intercourse at all times. It has been our misfortune—I am *pained* to say—to have become alienated to a degree inconsistent with *cordial and intimate* official association for another term. I am satisfied that your continuance in office would not be as agreeable to either of us as we would desire, and to that extent would embarrass the public service.

"I have deemed it due to perfect candor and frankness to say what I have, and to add that I had not supposed you could have been induced to accept a re-appointment.

"In conclusion, I am constrained to say that I shall feel it to be my "duty to appoint Major Clinton McClarty at the end of your official "term, having previous to your application committed myself to his "appointment."

When you say I applied to you for re-appointment, you place a strained construction upon my statement to you that I would accept the position in case you appointed me, and upon my suggestion that you should consider well all the facts in the case before consummating the arrangement you had been told your friends had made in reference to Major McClarty. All this was after you had said you had supposed I would not accept, and that you were still considering the matter.

The subject of that paragraph of your letter relating to alienation between us, and consequent embarrassment to the "public service," was not even remotely alluded to in our interview. The Auditor is not charged with the duty of supervision of insurance companies doing business in this State; but he is required by law to appoint some suitable person, skilled as an insurance actuary, to take charge of the Bureau of Insurance; the Bureau of Insurance is charged with the enforcement of the insurance laws; and the Auditor, with the consent of the Governor, may remove the Commissioner. The Auditor is required to collect taxes on premiums paid for insurance, and is authorized, as a part of his emoluments, to collect license fees from insurance agents. But neither this nor any other provision of the insurance laws makes him Commissioner, or places the Insurance Bureau in his charge.

Licenses to insurance agents can only be issued by you after the Commissioner has investigated the affairs of the company and certified that, under the law, it is entitled to have licenses issued to its agents authorizing them to do business. And the law requires that the Auditor shall, upon such certificate of the Commissioner, furnish to such agents as the company directs, license to do business in this State. The fact that these license fees paid to you are largely in excess of the Commissioner's salary, has no doubt biased your judgment in reference to the relative importance of your duties and mine under the insurance laws.

I am satisfied that I know what you mean by the expression "another consideration," vague as it is. If I am not mistaken as to its meaning, it existed in full force at the time you re-appointed me four years ago to the position I now hold, without the shadow of application for it on my part, not even an intimation from me to you that I would accept a re-appointment.

On your proposition, made long before the expiration of your first term as Auditor and mine as Commissioner, it was agreed between us, that what I understand you to mean by "another consideration" should not be allowed in anywise to interfere with the personal and official regard and friendship that existed between us before the "consideration" referred to occurred. Your letter of the 15th contains the first intimation I ever received from you, or any other person, that these relations were broken or even interfered with by any cause. Your views as expressed in that letter are accepted as defining our future personal intercourse, but they will in no degree affect my official conduct.

A fair understanding of my connection with this office requires that some allusion be made to the circumstances under which I came here. I now quote from your letter to me dated March 10th, 1870, in which you say: "Will you accept the position?" * * * * "The insurance men of Kentucky are anxious that you accept the position hereby tendered you, and will, as I am assured, by voluntary contribution increase your salary to \$5,000. I inclose this letter to our mutual friend, Gen. S. B. Buckner, who will forward it to you."

I was at that time in receipt of a salary of \$5,000 a year, with good prospect for a large and legitimate increase of income. Of course the proposition that the companies could pay me as Insurance Commissioner anything that was not required by law and paid through the Treasury of the State, was absurd.

Gen. Buckner forwarded to me the tender of appointment made by you; with a letter urging me to accept. It was this letter from Gen. Buckner that induced me to reconsider my previously expressed determination not to accept the place.

I now quote from your letter to me dated March 22d, 1870. You say: "I am not only pleased but delighted at your acceptance." * * "It will relieve me of much care, responsibility, and annoyance." Soon after this I entered upon the duty of organizing insurance supervision in this State under the laws just previously enacted. The distinct understanding between you and myself being, that you would not attempt in any manner to interfere with me in the discharge of the duties of Insurance Commissioner as prescribed by the laws. In accordance with this understanding of our respective duties and positions, everything, so far as I knew or had any reason to believe, went on harmoniously and pleasantly between your office and mine, until our interview on the 9th inst., and through that interview with the exception of the remark before alluded to, which I made about the time the interview ended.

When I asked you if you had determined what you would do in regard to the appointment of Insurance Commissioner for your next term, had you then answered that you did not intend to appoint me, or, if you had, instead of the letter you addressed me on the 15th, merely said you had determined not to re-appoint me, the matter would have been ended on my part. But when you bring up the subjects of our interview, and add "another consideration" affecting "the public service," making a written record from your peculiar stand-point, it is necessary for me to make a reply. I prefer that the reply shall be official.

You say that you had not supposed I could have been induced to accept a re-appointment. You have never had a right to suppose that I have considered your appointing or re-appointing me as a personal favor conferred at your hands. If you had desired to know whether I would accept the appointment again, you might very easily have found out at any time; for you will certainly not pretend that the alienation you refer to, even on your own understanding of its extent, forbade your asking me. Under all the circumstances, your being constrained to say that you feel it your duty to appoint Major Clinton McClarty at the end of my official term, needs no comment at my hands. His appointment

and the circumstances connected therewith concern the public, whom you have been elected to serve.

But for my direct question in regard to the appointment of Commissioner for your next term, I have no reason now to believe I would have known anything about it until my successor appeared and took charge of the office. Your delay and reticence in this matter you may possibly consider fair and courteous treatment from you to me. I do not so regard it.

Respectfully,

[Signed]

GUSTAVUS W. SMITH,
Insurance Commissioner.

(D.)

The following list contains the names of all Insurance Companies regularly authorized to do business in this State December 31st, 1875 :

FIRE INSURANCE COMPANIES.

Ætna (Conn.)	Franklin (Pa.)
Allemannia (Pa.)	Franklin (Ind.)
Amazon (O.)	Franklin (Mo.)
American (N. Y.)	German (Ky.)
American Central (Mo.)	German American (N. Y.)
Alliance (Mass.)	Germania (N. Y.)
Armenia (Pa.)	Germania (N. J.)
Atlantic (N. Y.)	German Security (Ky.)
Atlantic F. and M. (R. I.)	German Washington Mutual (Ky.)
Atlas (Conn.)	Girard (Pa.)
British America (Canada.)	Hamburg Bremen (Germany.)
Buffalo German (N. Y.)	Hanover (N. Y.)
Citizens' (N. Y.)	Hartford (Conn.)
Citizens' (N. J.)	Hoffman (N. Y.)
Citizens' (Mo.)	Home (N. Y.)
Clay F. and M. (Ky.)	Home (O.)
Commercial Union (Eng.)	Howard (N. Y.)
Connecticut (Conn.)	Humboldt (N. J.)
Continental (N. Y.)	Imperial (Eng.)
Enterprise (O.)	Insurance Co. of North America (Pa.)
Equitable (Tenn.)	Kenton (Ky.)
Equitable (R. I.)	Kentucky and Louisville Mutual (Ky.)
Faneuil Hall (Mass.)	Lamar (N. Y.)
Farmers' and Drovers' (Ky.)	Lancashire (Eng.)
Firemen's (O.)	Lancaster (Pa.)
Firemen's (N. J.)	Liverpool and London and Globe (Eng.)
Firemen's Fund (Cal.)	London Assurance (Eng.)
Firemen's Fund (N. Y.)	Lorillard (N. Y.)
Fire Association (Pa.)	Louisville (Ky.)
Franklin (Ky.)	Louisville Germania (Ky.)

Louisville German Mutual (Ky.)	Phoenix (Mo.)
Manhattan (N. Y.)	Planters' (Tenn.)
Mercantile Mutual (N. Y.)	Providence Washington (K. I.)
Merchants' (Ky.)	Queen (Eng.)
Merchants' (N. J.)	Royal (Eng.)
Merchants' (R. I.)	Royal Canadian (Canada).
Merchants' and Mechanics' (Va.)	Scottish Commercial (Eng.)
Meriden (Conn.)	Shawmut (Mass.)
Mississippi Valley (Tenn.)	Springfield (Mass.)
National (Conn.)	Saint Joseph (Mo.)
National (N. Y.)	Saint Louis (Mo.)
New Hampshire (N. H.)	Saint Paul (Minn.)
Niagara (N. Y.)	Security (Conn.)
North British and Mercantile (Eng.)	Standard (N. Y.)
Northern (N. Y.)	Star (N. Y.)
Northwestern National (Wis.)	Traders' (Ill.)
Orient (Conn.)	Union (Ky.)
Penn (Pa.)	Union (Texas.)
Pennsylvania (Pa.)	Virginia Home (Va.)
People's (N. J.)	Westchester (N. Y.)
People's (Tenn.)	Western (Ky.)
Phenix (N. Y.)	Western Assurance (Canada).
Phoenix (Conn.)	Williamsburg City (N. Y.)

LIFE INSURANCE COMPANIES.

Southern Mutual (Ky.)	Mutual Life (N. Y.)
Ætna (Conn.)	New York Life (N. Y.)
Connecticut Mutual (Conn.)	Northwestern Mutual (Wis.)
Equitable (N. Y.)	Penn Mutual (Pa.)
Germania (N. Y.)	Phoenix Mutual (Conn.)
Life Association (Mo.)	Saint Louis Life (Mo.)
Manhattan (N. Y.)	Teutonia (Ill.)
Mutual Benefit (N. J.)	Washington (N. Y.)

ACCIDENT COMPANIES.

Hartford Steam Boiler (Conn.)	Travelers' (Conn.)
Railway Passengers' (Conn.)	

NOTE.—At the time this list is printed, three companies, viz: The Travelers', Railway Passengers', and Royal Canadian, have not paid the assessment due for the fiscal year ending October 10th, 1875. Renewal of authority for these companies to do business in this State cannot be issued until the amount assessed on each has been paid.

It has not been deemed necessary at this time to print the proposed laws contained in documents E, F, and G, transmitted through the Auditor to the Legislature.

Legislative Document No. 7.

REPORT

OF THE

CENTRAL KENTUCKY LUNATIC ASYLUM

(AT ANCHORAGE, KENTUCKY),

FOR THE YEAR ENDING OCTOBER 10, 1875.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.

1876.

OFFICERS OF CENTRAL KENTUCKY LUNATIC ASYLUM.

BOARD OF COMMISSIONERS.

S. J. HOBBS, *President*,
WM. HUGHES,
JOHN C. SHERLEY,
WM. TERRY,
ROBERT K. WHITE,
S. L. GAAR,
HAMILTON ORMSBY,
J. M. HOLLOWAY, M. D.,
COL. EDWARD D. HOBBS.

SUPERINTENDENT.

C. C. FORBES, M. D.

ASSISTANT PHYSICIANS.

A. W. BARTLETT, M. D.,
T. W. GARDINER, M. D.

STEWARD.

R. C. HUDSON.

SECRETARY.

T. W. GARDINER, M. D.

TREASURER.

RICHARD S. VEECH.

REPORT OF THE BOARD OF COMMISSIONERS.

To His Excellency, J. B. McCREARY, Governor of Kentucky:

The Board of Commissioners herewith respectfully submit the various reports required by law, and necessary to indicate the annual progress and present condition of the Central Kentucky Lunatic Asylum. While the Board has just cause for congratulation in its ability to record the removal of many obstacles that have impeded its efforts, and to give the assurance of a marked improvement in the general condition of the buildings, their inmates, and the means at hand to accomplish a uniform administration of affairs, still there is much needed before it can be truthfully affirmed that this Asylum is the perfect institution desired and contemplated by its founders.

Calling your special attention to the reports of the Superintendent, Treasurer, and monthly reports of the Steward, containing, as they do, detailed accounts of the internal workings of the Asylum, its sanitary condition, its successful treatment of mental diseases, its necrology, its expenditures; the improvements that have been made, and those now needed; the Board deems it important to emphasize some particular features set forth in these reports, hoping thereby to enlist your earnest consideration.

A portion of the main building—formerly a part of the old “House of Reform” building—now occupied by female patients of the more tractable class, must either be abandoned altogether as quarters for the insane, or so remodeled as to secure better ventilation. Even during the warm season, when the windows may be constantly open, it has been found impossible to thoroughly ventilate these wards. During cold weather their ventilation is out of the question. The construction is such as to admit of being properly remodeled at comparatively small expense.

The same deficiency in the water supply, that was set forth so fully in last year's report, still exists; and in view of the increase in the number of inmates, is even greater than heretofore. So great is it, that for many consecutive weeks the use of water for bathing and cleansing requires rigid economy. There should be no stint in the employment of water in the treatment and care of the insane; and in order that an ample supply shall be had at all times, a large reservoir must be constructed without delay. Quoting from last year's report—“The reservoir may be made of sufficient capacity with little expense, supplying the bricks and much of the labor

for its construction from the Institution, to meet all possible demands for all time to come." The plans for this reservoir have been mapped, and its construction has proceeded as far as possible until an appropriation is made to insure its completion. This water question is of exceeding great importance, and a reservoir can be completed for \$5,000.

The want of an ample supply of steam for heating purposes was sorely felt last winter. The deficiency was most striking during the long season of intense cold. The steam pipes burst in many places; the building was flooded with water, and many square yards of plastering loosened. The expenditure of about fifteen hundred dollars to repair these damages constituted one of the serious drains upon the *per capita* allowance. To avoid a repetition of these disasters during the coming winter, the Board has been compelled to borrow a sum of money, upon the individual credit of its members, with which to erect and equip a suitable boiler-house and smoke-stack. This much needed addition is now completed, and you will readily perceive the importance of a speedy appropriation by the Legislature to meet the demands of this loan and the accruing interest. The sum of about twelve thousand dollars has been thus expended.

Your attention is also called to the urgent need of a macadamized road between the Asylum and the depot at Anchorage, or some other point on the railroad. At all times of the year, transportation between these points is difficult and somewhat circuitous. But during the winter and spring months the present road is oftentimes impassable for loaded wagons. The excessive cost of hauling, and the wear and tear of vehicles and teams occasioned thereby, if allowed to continue, will greatly exceed the sum necessary to construct and keep in order a macadamized road of the first quality.

The question of still further increasing the capacity of this Asylum, to meet the demands of those afflicted with the various forms of mental disease, must be considered without delay. Already the male wards are crowded, and the female wards will be full before the winter ends. The Board is not unmindful of the interest your Excellency has already manifested in the solution of that weighty problem: "How shall the State take care of her insane, in the spirit of a large and munificent charity, and at the same time without extravagance?" and desires herein to express the hope that your earnest inquiries in this direction may evolve some plan more likely to accomplish its solution, than that now established by law. Nevertheless, until it has been fully settled by legislative enactment, as to what classes of the insane shall, in future, be cared for in her Asylum, this Board would be unmindful of its duty in neglecting to notify your Excellency of the urgent necessity for greater capacity to satisfy the demands of the near future. Either the epileptics and incur-

able, but harmless, insane must be otherwise and more economically provided for, and that right speedily, or this Institution will be crowded with them, to the almost entire exclusion of those classes of mental diseases that in a humane, as well as scientific sense, have greater claims upon its hospitality.

Before closing this report, the Board desires again to express its entire satisfaction with, and confidence in, the Superintendent and other officers, in their general management of all the departments of the Institution under its control.

Very respectfully and truly,

S. J. HOBBS, *President*,

WM. HUGHES,

JOHN C. SHERLEY,

WM. TERRY,

ROBT. K. WHITE,

S. L. GAAR,

HAMILTON ORMSBY,

J. M. HOLLOWAY, M. D.

EDWARD D. HOBBS,

Commissioners.

SUPERINTENDENT'S REPORT.

To the Commissioners of the Central Kentucky Lunatic Asylum:

GENTLEMEN: In rendering a report of the department of this Institution intrusted to my superintendence, a detail of the facts will constitute a recapitulation with which your constant and careful surveillance has kept you well acquainted.

The Asylum year just expired has been replete with incidents of great moment and importance to the Institution; and whilst its retrospect furnishes to the contemplation much that is gratifying and pleasing, as well as some matter of regret, we cannot be unmindful of the tender guardianship of a merciful Providence, nor fail to confess, with the profoundest reverence, that, after all our efforts, it is "God that healeth our diseases and redeemeth our life from destruction."

The material changes that mark this brief period of our history, may be enumerated as growing out of our increased capacity for the care and custody of the class of unfortunates committed to our charge. In extent we have been enabled to effect a more desirable classification than heretofore, and in the character of improvements far better accommodations have been afforded.

At the beginning of the year, there were remaining in the Institution one hundred and eighty-two white patients; ninety-four males, and eighty-eight females, occupying four wards respectively. Now there are two hundred and sixty-nine white patients, one hundred and fifty-two males, and one hundred and seventeen females; and they occupy respectively six wards. This not quite enables us to reach the standard of classification recommended by the best authorities, but to approach it very nearly. The wards embraced in the new extension are believed to be equal to any in appointments and convenience of arrangement, whilst the buildings, altogether, represent pretty satisfactorily the two leading ideas of Asylum construction—the linear or close, and the detached or pavillion plans. Besides, in the cheapness and simplicity of a portion of the structures, the suggestions of confessedly one of the ablest alienists of this or any other country obtains; that cheap and simple edifices, with one story, wanting in the solidity and strength necessary for the custody of the very violent and maniacal, many serve as well the purpose of the harmless and imbecile. One important desideratum in institutions of this kind we are without; we have no strong rooms, or lodges, as they are called. Our windows are exposed to the patients within, except as wooden guards are extemporized where occasion requires. With one sort of expedient and

another, contrived to meet the necessities of each case, as it has presented, we have been enabled to control the most violent, with but one serious accident, since our beginning, which was detailed in my last report.

We experienced some disappointment and delay in the occupancy of the new wings. The unusual severity of the winter and backwardness of the spring so retarded the work, that it was not till late in April that we were able to occupy the eastern or female side, and it was about the first of July before the male side was ready. Then it became desirable to occupy with females a portion of the old establishment which had been occupied by males; so that repairs and changes were necessary, which delayed the completion of arrangements till August.

By this time every department was placed in very satisfactory condition. An out-door attendant had been placed in charge of such male patients as were capable of laboring, and had cleared away the immense and unsightly piles of rubbish that had encumbered the grounds early in the season, and constructed a considerable quantity of road from the spalls and bats which had fallen from the hands of the workmen. The services of a number of female patients were utilized, as they have all along continued to be, in the sewing-room.

In occupying the new extension it became necessary to re-arrange the equilibrium of the Institution with regard to the sexes. In doing so, a preponderance was found on the female side. This we took a fortunate advantage of, in the construction of a chapel, which we very much needed, out of a former ward, on the first floor of the central building, appropriating its dining-room to the use of the working people, and out of their former dining-room, in the basement, arranging another kitchen, to meet the wants of the increased capacity of the house. This arrangement, altogether, it is believed, could not be improved. The chapel is capacious enough; is conveniently warmed and well ventilated; it is centrally located and easily approachable from all parts of the Institution.

The large and rapid influx of patients overtaxed in a considerable measure the capacity of both the laundry and kitchen. A new boiler-room presenting as an unavoidable necessity, has been erected, and the laundry is shortly to take its place in the old one, while convenient drying, ironing, and clothing-rooms are to be arranged above. When fully complete, there is confidence that every want in this line will be met entirely. The lack of adequate culinary appliances has not been supplied. This very urgently claims the earliest attention.

The Colored Department has undergone thorough and radical changes. The capacity has been nearly doubled, by the erection of additional rooms in the line of the male side, and an ell on the side of the females. The heating apparatus, a furnace, that supplied the entire house, is now used

only for the males; while the female side is warmed by steam derived from the boiler in the pump-house, situated near enough to render it easily available.

Of colored patients, there remained at date of last report forty-six—twenty-one males, and twenty-five females; now there are sixty-eight—twenty-nine males, and thirty-nine females.

The sanitary condition, considered in connection with the character of cases generally under treatment, has been excellent. An almost entire exemption from malarial and epidemic influences has been enjoyed. A few mild cases of acute disease have presented, but they have been easily manageable; and while our death-rate has been quite large, the mortuary list has been made up, with only one exception, from chronic cases. One patient entered with acute inflammation of brain, from which he died on the fifth day after admission. The ravages of exhaustion of chronic insanity, and of consumption, so noticeable as a concomitant of insanity, have been the cause of death of more than half the whole number. Deducting these, the death-rate has been small.

The following table will show the number and causes of deaths:

Exhaustion of acute mania	3
Exhaustion of chronic mania	6
Phthisis pulmonalis and marasmus	17
Senility	3
Suffocation	1
Pernicious intermittent	1
Epilepsy with pneumonia	2
Chronic diarrhoea	2
Inflammation of brain	2
Softening of brain	2
Heart disease (mitral insufficiency)	2
Heart disease (semilunar insufficiency)	1
Intra-cerebral tumor, with softening	1
Paresis	1
Enteritis	1
Unknown	3

The same facts, as mentioned, kept in view, the number of cures has been satisfactory at least, the ratio amounting to about twenty-seven per cent. upon admissions.

The relative rate of mortality and recovery in hospitals for the insane is influenced always largely by the character of cases admitted to its wards. One of the oldest, ablest, and most experienced Superintendents in the State has very truthfully and pointedly said:

“Statistical history shows that mortality in recently opened Asylums is usually greater, and the per centage of recoveries upon annual admissions smaller than in those whose operations have covered a number of years. The reason is obvious upon a little reflection. Asylums built by

the State are rarely or never erected till the most imperative necessity compels. The claims of the insane are ignored till their numbers are so great that provision for their wants becomes a necessity no longer to be overlooked; during which time those awaiting admission fall into irremediable disease of both body and mind, and when received afford but small prospect of long life and none of mental restoration."

The law establishing this Institution set it apart for "the reception, care, and treatment of those afflicted with chronic mania and epilepsy," and with this class it was at once filled to its utmost. When, at length, this injudicious discrimination was removed, the other Institutions of the State had so culled the insane population, by admitting, on account of want of room, "only the most urgent calls first, rather than the helpless idiot and paralytic," that this last-mentioned class had been compelled to wait for accommodations, till our doors were opened alike to all, and we had peremptory instructions to refuse none.

The following table will acquaint you with the movement of the population :

White.	Males.	Females.	Total.
Remaining at date of last report -----	94	88	182
Admitted since -----	113	70	183
Whole number -----	207	158	365
Of whom were discharged—			
Recovered -----	31	10	41
Improved -----	5	5	10
Not improved -----		4	4
Escaped -----	2		2
Died -----	17	22	39
	55	41	96
Remaining -----	152	117	269

Colored.			
Remaining at date of last report -----	21	25	46
Admitted since -----	13	29	42
Whole number -----	34	54	88
Of whom were discharged—Recovered -----	3	4	7
Died -----	2	11	13
	5	15	20
Remaining -----	29	39	68
White and colored remaining -----	181	156	337

The ages of the white patients remaining are as follows. The ages of but very few of the colored ones could be ascertained, and therefore none are given.

From five to ten years old	5
From ten to twenty years old	31
From twenty to thirty years old	76
From thirty to forty years old	69
From forty to fifty years old	43
From fifty to sixty years old	22
From sixty to seventy years old	11

The number of patients, with the counties from which received, is indicated below :

WHITE.

Allen	1
Anderson	1
Ballard	4
Bath	2
Bell	1
Boone	1
Bourbon	1
Boyle	1
Bracken	1
Breathitt	1
Breckinridge	7
Bullitt	2
Butler	1
Campbell	6
Carroll	6
Carter	4
Casey	1
Christian	1
Clay	1
Clinton	5
Cumberland	3
Daviess	1
Edmonson	2
Estill	2
Fayette	2
Floyd	3
Franklin	6
Gallatin	1
Garrard	1
Grant	3
Grayson	1
Green	3
Greenup	4
Hancock	2

Hardin	3
Hart	2
Henderson	1
Henry	1
Hickman	2
Hopkins	1
Jefferson	73
Kenton	13
Knox	3
Larue	2
Laurel	2
Lawrence	1
Lewis	1
Lincoln	1
Livingston	1
Logan	5
Lyon	1
Madison	1
Marion	1
Marshall	1
Mason	4
McCracken	4
Meade	5
Mercer	1
Metcalfe	2
Montgomery	1
Nelson	2
Ohio	6
Oldham	2
Owen	4
Pendleton	1
Pike	3
Powell	2
Pulaski	2
Shelby	3
Spencer	2
Trigg	1
Trimble	7
Union	2
Warren	4
Washington	3
Wayne	4
Whitley	2

COLORED.

Ballard	1
Bourbon	2
Boyle	2
Bullitt	1

Christian	4
Clinton	1
Daviess	5
Franklin	3
Garrard	1
Harrison	1
Henderson	1
Hickman	2
Jefferson	15
Logan	1
Lincoln	2
Muhlenburg	1
McLean	1
Nelson	3
Oldham	1
Pulaski	1
Simpson	1
Shelby	2
Scott	3
Todd	1
Trimble	1
Union	1
Warren	5
Webster	1

The law requires the *names* and number of patients to be given, with the counties from which received. Twice heretofore, I have taken occasion to allude to the hardship which this works in the cases of many. The affliction is deep enough, and the reflection is sad enough, that one's self, or kindred, or friend should be immured in the custody of an insane asylum; but it is mortifying and shocking to their sensibilities to have their names blazoned on the annual reports of such institutions. Not that insanity is disreputable—but that it is unfortunate is the mildest term that can be used; and no matter how improperly or unjustly, the fact of having at some time been an inmate of such an institution does ever after operate in some measure to the detriment of the individual, both in a business and social point of view. On the other hand, it is difficult to conceive what good purpose is to be effected, or what important end attained. With these views, and without desiring to evade the laws, I have, as heretofore, made this portion of my report in the shape of a supplement, to accompany, but not to be embraced in it.

I have given you, gentlemen, briefly, a resume of the present condition and the operations, for the asylum year just ended, of that department of this Institution lying within the sphere of my official cognizance. Much has been omitted, as pertaining to the usual routine of hospital life, pos-

sessing no special interest, and in which one Institution of the kind varies but little from another.

Whilst the improvements, as we have seen, which mark this period with the impression of signal and substantial success, are regarded as matter of earnest congratulation; and whilst the advance in the direction of a better condition, though often in the face of serious obstacles and difficulties, has been steady, rapid and uninterrupted, until the Institution ranks now, perhaps, numerically, as second in the State, we are still wanting in many essentials of entire comfort. In fact, the unfinished, and in some respects meagerly appointed condition of the house, is a source of very considerable inconvenience, if not of absolute discomfort. It is very desirable that the rooms in the front addition and towers should be finished as early as practicable. This done, the offices, and some of the officers' rooms, can be so arranged in them, as to enable us to turn the apartments now in use for those purposes to convenient account for a better class of patients. Our furnishing, while it is sufficient and comfortable, has been supplied with an eye to the strictest economy, and is wanting in many of the elegancies that are quite important in some wards, for a class of patients who are able to afford them, and expect them.

Escapes not unfrequently occur, on account of want of suitable inclosures for the grounds. These are needed most urgently. Besides, a cheap, yet sufficiently substantial construction, could be easily extended from one building to another, in such a manner as to afford delightful airing-courts for such patients as are able to pass much of their time, in suitable weather, out of doors.

As imperatively demanding immediate attention I would respectfully point to the necessity for a water supply, which at present is not at all adequate to the demand. The work on the large reservoir, now in course of construction, should be pushed forward with all possible expedition. This completed and once filled, a perplexing inconvenience which we have frequently experienced, will be felt no more.

With special reference to this Institution, I have but little to add. I should be derelict and unjust were I to fail to acknowledge the gratifying sense I have experienced all along at the ready and uncomplaining acquiescence on the part of employees, as well as the general and steady co-operation which I have met at the hands of officers, in the discharge of my official duties.

I had hoped, and in my last report expressed the belief, that the Commonwealth had provided, for the present, at least, sufficient asylum accommodations for all her insane that were likely to apply for them. Subsequent developments prove, however, that I was destined to disap-

pointment. It is apparent now that as fast as facilities for the care and custody and treatment of this class of unfortunates are provided, they are occupied, and the demand seems unabated. Such I am now convinced must continue the case for a period beyond conjecture, or till the enactment of a sweeping system of poor laws, or till there shall be a thorough revision and modification of the laws now existing. The annual recurrence of the question—what shall be done with the insane?—seems to point to the importance of giving to the subject the fullest and most scrutinizing investigation.

It is often asked if insanity is not increasing in the State? The census will answer. In 1860, the whole population was 982,405. The number of insane was 623; the number of idiots 1,058, equal to the ratio of 1 insane to 1,855, and 1 idiot to 1,092. In 1870 there was 1,321,011 population, with 1,245 insane (lacking one of being double the number in ten years), and 1,141 idiots; equal to the proportion of 1 insane to 1,061, and 1 idiot to 1,157. The whole number of insane and idiots was 2,386. With an increased population for the last five years, at the same rate, and a proportionately increased number of insane and idiots, an easy basis is furnished for estimating the number at present. Hospital capacity exists in these Asylums, in the State, for 1,250, and no more. This leaves half the number of actual insane and idiots unprovided for; not to mention epileptics, paralytics and imbeciles, whose friends, somehow, when they please, rarely fail, by order of court, in getting them admitted to a Lunatic Asylum. It is very clear, in the light of this reckoning, that these Institutions must be everlastingly filled, as they have been heretofore, with the chronic and incurable class, to the exclusion of those who may require and be amenable to treatment.

Hospitals may be erected from the present time forward, indefinitely, and accommodations will not be found for all, under the existing order, till the Commonwealth shall have been bankrupted. This is patent and undeniable. The fact is pregnant with an oppressive public evil, in regard to any remedy for which I confess I feel a decided diffidence in venturing an expression.

There are two leading objects, it seems to me, which ought to be kept constantly in view, relative to the purposes of Insane Asylums. These are custodial care for the maniacal and intractable, whose safety or that of others may require it; and medical treatment for such as may afford a reasonable hope of restoration. To determine these distinctions, not less than two competent medical experts should undergo examination at each inquest, and no order of court granted, except upon their joint and agreed recommendation. This would, to some extent, unburden the Lunatic

Asylums of the State, and guard them against numbers who could be as well, and less expensively cared for elsewhere.

But this leads to another enigmatical question;—what is to be done with the quiet and harmless and hopeless pauper insane? The readiest solution to my mind is found in comfortable and well-appointed county or district alms-houses. These, not requiring to be kept upon a medical basis, so to speak, could be made to afford a cheap maintenance, as comfortably and as much to the purpose as a Lunatic Asylum.

In the last report which I had the honor to submit, I ventured the suggestion, that “if the State must take charge of this class, in the face of all legislation to the contrary, it would be well and wise for it to take entire charge of the subject of public charities, through the agency of a Board of Commissioners for that special purpose.” Since then I have given the subject more reflection, and have been confirmed more fully in opinion. Such organizations have been carefully tried in other States, and found, without an exception known to me, to work satisfactorily. Various powers and duties have been allotted to them, and the whole subject of provision for the poor, the insane, and of reformatory institutions, has been placed in the scope of their surveillance. I humbly trust that the Legislature of this State may see proper to give this subject their attention, and take such action as their wisdom may suggest, or as the importance of the various matters in question may require.

Whilst such action would go very far toward obviating the difficulties discussed, it would yet prove in all probability—almost certainly—insufficient. We have seen that there may be reasonably estimated twenty-five hundred lunatics and idiots in the State, with only asylum capacity at present, and as the laws now provide, for about half the number. Allowing provisions to be made as indicated for one half, the Asylums would yet be full, without calculating for future increase, which the figures show to be rapid; so right at once the old trouble is back again, and the public justly clamorous for accommodations for the insane.

It is confidently believed by those who have given the subject careful thought (and who are eminently capable of thinking correctly), that such provision ought to go forward at once, in the enlargement of this Institution, according to present plans of construction. The capacity could be advantageously raised to five hundred, whilst the various necessary appliances are in place, and could be made sufficient for that number. The farm is ample, the site healthy and attractive; besides, it is easily accessible from all parts of the State. While, therefore, it will be readily conceded to be economy to build extensions here, the propriety and judiciousness of doing so at once will hardly be questioned.

As a remedy for numerous difficulties that have presented, I would respectfully, but earnestly, recommend a suitable districting of the State, according to contiguous population and the capacity of the different Asylums, and assigning the insane of each district to their respective Institutions.

It may seem at this juncture premature, but the subject seems likely to present itself at no distant period, as to what more permanent disposition is to be made of the colored insane? The departments allotted to their cure, both at Lexington and here, are full. There are now about one hundred and fifty of this population provided with accommodations in the State. The increase will have to be considered: Whether it will be better to go on with extensions there, or here, or both; or to isolate them from the whites entirely, inasmuch as it is important and necessary to keep them wholly apart, is a question which will commend itself to the careful consideration of those whose duty it will be to dispose of it.

With the foregoing details and suggestions, gentlemen, I would gladly conclude; but a painfully melancholy duty further claims my attention. By a singular and unaccountable inadvertence, in preparing my report for the press last year, mention of the death of the late Dr. L. P. WEATHERBY was omitted. It was my own omission, and mortified me deeply. Dr. Weatherby was a loved and honored member of your body, and though his precarious health, and occupancy with other duties, prevented his regular attendance upon your meetings, still when he did take his seat with you, all felt sensibly the presence of his elevated and refined nature, marked the correctness and precision of his mature thought, and recognized the influence of his expansive and exalted benevolence. He died at his home, after a brief acute illness, supervening upon a chronic malady, from which he had long been a sufferer, mourned in his death, as he had been respected and loved in his life.

And yet another of your number! A year ago he occupied his seat with you, buoyant with health and hope. Of him what shall be said? The mere allusion to him revives memories that awe into silence any attempt at his praise. No man possessed rarer virtues, with less to mar the beauty of their symmetry, as they grouped themselves in the formation of his splendid character. Ingenuous, ardent, and sincere, he was constantly unmindful of himself in his warmth of solicitude and care for others. Charity and philanthropy were the dominant elements of his noble life; with unflinching constancy and earnestness he devoted himself to their exalted behests. With a nature as gentle as a child's, yet inflexibly firm, the poorest and humblest approached him with confident assurances of the kindest interest and sympathy in their wants or dis-

tresses; while on the other hand he moved among the learned and opulent, cultivated letters and science, and gave, with a master's skill, direction and force to the currents of commerce and trade. Why breathe his name—of whom could as much be said, but of Capt. JAMES W. GOSLEE? He came to his death by a casualty, on the Short-line Railroad, on the 2d day of last April. Instantly the intelligence spread with electric rapidity, and he was followed to his final resting place, in the beautiful cemetery of his life-long friend, Col. EDWARD D. HOBBS, by a sorrowing multitude gathered from all parts of the Union. No more; as plenteous tears bedew the turf that rests upon his noble form, let affection's gentle hand inscribe—"rest in peace"—above his venerated and loved remains!

To the newspaper press generally, throughout the State, we have had abundant occasion to feel very grateful. Many of their publications have been regularly received, and always read with interest by the patients from their respective localities. Especially we thank our German printer friends for their favors.

Finally, gentlemen, very sensibly thankful for the unvarying courtesy and consideration which you have steadily shown me, both personally and officially, I have the honor to be,

Most truly and sincerely,

C. C. FORBES, M. D.,

Medical Superintendent.

CENTRAL KENTUCKY LUNATIC ASYLUM, }
ANCHORAGE, October 10, 1875. }

TREASURER'S REPORT

OF THE

CENTRAL KENTUCKY LUNATIC ASYLUM.

To the Board of Commissioners of the Central Kentucky Lunatic Asylum :

GENTLEMEN: Please find herewith my statement of the receipts and disbursements of the Asylum to the time of my vacating the office of Treasurer of same.

Very respectfully,

GEORGE BAYLESS, *Treasurer.*

1874.		RECEIPTS.	
December 23.	Balance cash on hand, as per statement rendered		\$626 87
December 30.	From R. C. Hudson, Steward, on account of error in pay-roll of the month		9 50
1875.			
January 6.	From D. Howard Smith, Auditor		12,565 00
January 9.	From S. J. Hobbs, President, on account of J. Ridgway, pay patient		50 00
January 9.	From S. J. Hobbs, President, on account of William Gray, pay patient		50 00
March 4.	From S. J. Hobbs, President, on account of Henrietta Cohn, pay patient		100 00
March 4.	From S. J. Hobbs, President, on account of Sam'l Watkins, pay patient		100 00
March 13.	From S. J. Hobbs, President, on account of the son of J. W. Stone, pay patient		100 00
April 5.	From D. Howard Smith, Auditor		13,390 00
April 10.	From R. C. Hudson, Steward, on account of sale of two yearling calves		37 25
May 31.	From R. C. Hudson, Steward, on account of sale of old iron,		15 23
June 10.	From R. C. Hudson, Steward, on account of donation by J. Wolf		10 00
June 10.	From S. J. Hobbs, President, on account of Mrs. Isaac Pile, pay patient		100 00
July 3.	From S. J. Hobbs, President, on account of Isaac Stone, pay patient		43 83
Amount carried forward			\$27,197 68

Amount brought forward ----- \$27,197 68

July	3.	From S. J. Hobbs, President, on account of R. E. Williams, pay patient -----	120 00
July	6.	From D. Howard Smith, Auditor -----	15,003 00
July	8.	From S. J. Hobbs, President, on account of M. C. Elmore, pay patient -----	40 00
August	5.	From S. J. Hobbs, President, on account of Benj. Rowner, pay patient -----	104 00
August	5.	From S. J. Hobbs, President, on account of Mrs. W. H. Hall pay patient -----	99 75
August	23.	From A. & H. Marcus, note paid, due August 13th, pay patient account. -----	100 00
August	24.	From R. C. Hudson, Steward, on account of sale of cattle, -----	97 50
September 10.		From S. J. Hobbs, President, on account of M. C. Elmore, pay patient -----	60 00
September 10.		From S. J. Hobbs, President, on account of J. C. Mason, pay patient -----	30 00
September 10.		From S. J. Hobbs, President, on account of donation by J. D. Bell -----	15 85
September 15.		From J. W. Stone and Thos. Hansbrough, note paid due September 11th, pay patient account -----	100 00
September 18.		From S. J. Hobbs, President, on account of Jno. Colmesnil, pay patient -----	200 00
September 22.		Error in entering warrant No. 648, to S. L. Gaar, April 16th, 1875 -----	10

\$43,167 88

1874.

DISBURSEMENTS.

December.		Paid on sundry warrants -----	\$57 24
1875.			
January.		Paid on sundry warrants -----	6,990 07
February.		Paid on sundry warrants -----	2,404 69
March.		Paid on sundry warrants -----	3,596 58
April.		Paid on sundry warrants -----	8,370 42
May.		Paid on sundry warrants -----	2,754 66
June.		Paid on sundry warrants -----	2,734 74
July.		Paid on sundry warrants -----	9,702 12
August.		Paid on sundry warrants -----	2,898 23
September		Paid on sundry warrants -----	2,945 13
October	7.	Paid S. J. Hobbs, President -----	714 00

\$43,167 88

Respectfully submitted.

GEORGE BAYLESS, *Treasurer.*

LOUISVILLE, December 10th, 1875.

To the Board of Commissioners of the Central Kentucky Lunatic Asylum :

GENTLEMEN: In obedience to your requirement, I herewith hand you my statement of receipts and disbursements of the Asylum to date.

Very respectfully,

R. S. VEECH, *Treasurer.*

1875.		RECEIPTS.	
October	7.	From S. J. Hobbs, President.....	\$714 00
October	7.	From J. W. Tate, Treasurer.....	17,210 00
October	7.	From August Pargny, donation.....	2 00
October	7.	From S. Pyle, for account of Mrs. Pyle.....	2 40
November	5.	From S. J. Hobbs, President, on account of Isaac Pyle....	100 00
November	5.	From S. J. Hobbs, President, on account of Jos. Stanley..	28 00
November	27.	From R. C. Hudson, Steward, balance after purchasing cow..	15 00
December	9.	From S. J. Hobbs, President, on account of Mrs. E. Frazier..	182 00
December	9.	From S. J. Hobbs, President, on account of W. E. Waller..	104 00

\$18,357 40

1875.		DISBURSEMENTS.	
October.		Paid on sundry warrants.....	\$11,291 83
November.		Paid on sundry warrants.....	3,611 78
December.		Paid on sundry warrants.....	1,502 05
		Balance.....	1,951 74

\$18,357 40

Balance cash on hand..... \$1,951 74

Very respectfully submitted,

R. S. VEECH, *Treasurer.*

LOUISVILLE, KY., December 10th, 1875.

ANCHORAGE, December 6th, 1875.

To His Excellency, JAMES B. McCREARY,

Governor of the Commonwealth of Kentucky :

DEAR SIR: I have thought proper to respectfully send you a copy of my last report to the Board of Commissioners, 6th October, showing a full statement of claims approved, amounts paid in part, and amounts due; and a similar statement furnished the Board of Commissioners, at their request, at each of their monthly meetings.

Respectfully yours,

J. N. McMICHAEL.

Date of approval.	Disbursements.	Amounts approved.	Amounts paid in part.	Amounts due in part.
1875.				
July 7.	For June pay-roll -----	\$1,487 40	\$1,487 40	-----
July 7.	For June supplies -----	3,018 46	1,160 78	\$1,857 68
August 4.	For July pay-roll -----	1,548 10	1,548 10	-----
August 4.	For July supplies -----	3,866 98	1,254 09	2,612 89
September 8.	For August pay-roll -----	1,574 70	1,574 70	-----
September 8.	For August supplies -----	3,435 06	709 45	2,725 61
October 6.	For September pay-roll -----	1,548 93	-----	1,558 93
October 6.	For September supplies -----	5,644 87	-----	2,892 15
October 6.	For amount approved -----	\$14,400 36	-----	\$11,647 26
October 6.	To amount with Treasurer -----			\$17,924 00
October 10.	By amount drawn for -----			11,647 26
October 10.	By amount not drawn for -----			<u>\$6,276 74</u>

SUPPLEMENT

To the Report of the Central Kentucky Lunatic Asylum, showing the names of patients, and the counties from which they were received.

WHITE.

- Allen.*—Fitzhugh B. Gaines.
- Anderson.*—Thomas M. Williams.
- Ballard.*—Elizabeth Reno, Martha Shoemaker, Laura Waggoner, and Millard F. Coffee.
- Bath.*—Monroe Cofer and Thomas Cofer.
- Bell.*—Elizabeth Barnes.
- Boone.*—Nancy Taylor.
- Bourbon.*—M. L. Watkins.
- Boyle.*—J. B. Pitman.
- Bracken.*—Mabel Mannin.
- Breathitt.*—Hoy Smith.
- Breckinridge.*—Lewis Askins, Squire Newby, Amanda F. Pile, George W. Scott, Wm. Lockhard, ——— Blair, and Jessie Holmes.
- Bullitt.*—Joseph T. Ridgeway and Elizabeth Harris.
- Butler.*—Sarah E. McKinney.
- Campbell.*—Francis McNamara, George Durnall, Wm. Burns, Wilhelmina Driemeier, Mary Michels, and Paul Mævis.
- Carroll.*—James A. McDowell, Wm. McManis, Creed Sams, Nannie Cline, James D. Ginn, and James C. Mason.
- Carter.*—David S. Sellars, Wm. C. Jacobs, Nancy A. Kimbler, and Lindin Davidson.
- Casey.*—Samuel Rogers.
- Christian.*—James M. Arnold.
- Clay.*—Betsy Spurlock.
- Clinton.*—Martha E. Rich, Louisa Eldridge, Lewis Mogg, Sally A. McKinley, and B. G. Chauncey.
- Cumberland.*—Lilly Poor, Sarah Estes, and Wm. Hopper.
- Davess.*—Euphemia McDaniel.
- Edmonson.*—Wm. Decker and Kemp Greer.
- Estill.*—Howard Winkler and Mary Jane Wade.
- Fayette.*—Wm. Ross and Edward Kinnitick.
- Floyd.*—Clinton Hall, Wm. Heywood, and Breckinridge Webb.
- Franklin.*—Francis Balock, Mary E. Berry, Charles H. Hough, Augusta Frederick, Sarah Ann Morris, and W. S. Gaines.
- Gallatin.*—Minnie Rogers.
- Garrard.*—Marion Mayfield.
- Grant.*—Albert G. Read, Anthony Vinson, and Alfred Stone.
- Grayson.*—Archibald Surles.
- Green.*—Wm. Etherton, Elisha Lane, and Robert Mayes.
- Greenup.*—John Burch, George Jameson, Elizabeth Lewis, Nancy A. Mutters.
- Hancock.*—Wm. Riall, and Mary Barger.
- Hardin.*—Miles Douglas, Henry Scharfe, and D. W. Gardiner.

Hart.—Priscilla M. Ruark and Elizabeth Anderson.

Henderson.—Amelia Waldeu.

Henry.—Christopher Higgins.

Hickman.—Agnatius Cash and James W. Walker.

Hopkins.—Wm. Howell.

Jefferson.—John Vest, Fred Wolfe, John Schencke, Elizabeth Weisert, Jane King, Mary A. Bardsley, Josephine Hoflick, Emily Wendling, Mary A. King, Elizabeth Fulton, Mary Strohmeier, Catharine J. Spanier, James Hurley, John Colmesnil, Catharine Ott, Mary Carnes, Dorothea Stevens, Pat. Garland, Nancy Spraggins, Joseph Nuding, Charles T. Satterwhite, Belle Wecke, Thomas White, Emmanuel Bader, Edward P. Clapp, Bridget Cline, Barbara Mann, Eliza Kean, Henry Merke, Katie Horn, Bertha Reneau, Bridget Harrington, James Smith, Abraham C. Luther, Martha Eichmiller, Pat. Murphy, Elizabeth Montgomery, Mary McNierney, Yetta Cohn, Pat. Kelly, Ellen Barrett, Hannah Devenen, Mary Ann Gallagher, Charles Wells, Frank Bentz, James McCauley, Paul Koenig, Jacob Letterle, Mary Ritter, Mary Quigley, Mary A. Medairy, Julia Carver, Charlotte, Thomas, Kate McSweeney, Margaretta Anderson, Amelia Mary Yobsbusch, Lizzie Bigley, Bertha Englaender, Julia Cook, Thomas Ryan, John Engeln, Lawrence Moore, John Lockwood, Ellen Logan, Thomas Marshall, Peter Idam, Louisa Stern, Louisa Bentzhold, Gustav. Munzeshaimer, Catharine H. Frank, Henry Jarman, Theophile Didelon, and Jacob Koch.

Kenton.—William Wiles, Emily Junke, Lucinda Powell, George Steidel, Bridget Farrel, George Kane, Almira Harris, John Heger, Thomas G. Brooks, Michael Connelly, Richard Crook, Benjamin Hart, and Catharine Halley.

Knox.—Joseph Ferguson, Brittain Bull, and Marinda Reynolds.

Larue.—D. B. O'Brien and James Ashcraft.

Laurel.—Simpson Moore and Margaret Magill.

Lawrence.—Garrett See.

Lewis.—Lewis C. Kirk.

Lincoln.—Matthew C. Elmore.

Livingston.—Richard T. Clarke.

Logan.—Mary A. McKendree, Mary E. Spencer, Amanda Hall, Louisa Smith, and Caroline F. Purdy.

Lyon.—Hannah Jenkins.

Madison.—Harrison Maussee.

Marion.—Richard Shockency, Virginia Brimm, Susan Finkle, and L. Virginia Bell.

Marshall.—Christopher Herz.

Mason.—Rebecca Valentine, Mary Byron, Nancy Jane Green, and George M. Maddox.

McCracken.—Chas. A. Francis, Wm. Dunbar, Joseph Linder, and Abraham Lockwood.

Meade.—Sarah A. Simpson, Parmelia Resor, Mary Brandenburg, Bayless Munford, and Benjamin Hickerson.

Mercer.—Alonzo Chinn.

Metcalf.—Clarissa Parsons and William A. Herron.

Montgomery.—Kate Pleak.

Nelson.—Samuel Jenkins.

Ohio.—John Greenwell, Susan M. Patton, Clarence Sanders, Charles Bennett, Gabriella Henderson, and Mary E. Ezell.

Oldham.—Eliza Ferguson and Sarah E. Rose.

Owen.—Richard E. Williams, Septimus A. Campbell, Richard Hazelrig, and Elizabeth Green.

Pendleton.—Lavinia Parsons.

Pike.—James McCoy, Nancy J. Ratcliffe, and Wm. H. Thornberry.

Powell.—John Flynn and John Griggs.

Pulaski.—Thomas F. Wilkerson and Margaret Beddow.

Shelby.—John Reed, John W. Stone, and James Parrish.

Spencer.—John Grahl and James West.

Trigg.—J. Woodson Cox.

Trimble.—Matilda Hogan, Thomas M. Jenkins, John Wesley Toombes, Ben. Howard, Louisa Hancock, J. Wilson Maddox, and James Stanley.

Union.—John Henry Wolfe and Eliza A. Morrow.

Warren.—Amelia Heuter, John Bremer, Andrew J. Hunt, and George W. Dodd.

Washington.—Samuel Smith, Lucinda Fry, and Fannie Wilkerson.

Wayne.—Mary E. Miller, Gilson P. Dick, Isaac C. Goddard, and Catharine K. Henninger.

Whitley.—James H. Hill and W. T. Meadors.

COLORED.

Ballard.—Louisa Terrell.

Bourbon.—Noah Brooking and Emily Butler.

Boyle.—David Dismukes and Richard Newton.

Bullitt.—Lucinda Markwell.

Christian.—Lettie Campbell, Elvis Key, Mildred Phelps, and Lucinda Lovier.

Clinton.—James E. McDowell.

Daviess.—Felix Kennedy, Cena Powell, David Phillips, Eliza Webb, and Amie West.

Franklin.—Dick Taylor, Mary Jane Harris, and Ann Johnson.

Garrard.—Elija Herring.

Harrison.—Margaret Redman.

Henderson.—Thomas Rankin.

Hickman.—Elija Page and Patsy Womack.

Jefferson.—George Rowland Sanders, Washington Gray, Ophelia Mannigan, Martha Beasley, Anna Lane, Ira Johnson, Annie Lewis, Ann McCauley, Eliza Rina, Willie Straus, Nancy Ralston, Robert Cardwell, Matilda Smiley, Catharine Cooper, and Nettie Harris.

Logan.—Mary Key.

Lincoln.—Simeon Woods and Jack Ross.

Muhlenburg.—Angeline Nichols.

McLean.—Milly Haynes.

Nelson.—Priscilla Poyles, Jack Hite, and Flora Smith.

Oldham.—Mariah Fisher.

Pulaski.—Henry Owens.

Simpson.—Amanda Jones.

Shelby.—Patience Cowherd and Daniel McGaughey.

Scott.—Jack Sutton, Ann Banks, and Tom Fleming.

Todd.—Becky Smith.

Trimble.—David Bridges.

Union.—Mat. Jackson.

Warren.—Tom Kuykendall, Sandy Brawner, Mary Burch, George Ewing, and Stanford Dunn.

Webster.—Tom Williams.

Legislative Document No. 8.

ANNUAL REPORT

OF THE

FIRST KENTUCKY LUNATIC ASYLUM

(AT LEXINGTON, KENTUCKY),

FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1875.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.

1876.

OFFICERS OF THE FIRST KENTUCKY LUNATIC ASYLUM.

BOARD OF COMMISSIONERS.

F. K. HUNT, PRESIDENT,
M. C. JOHNSON,
JAS. A. GRINSTEAD,
WILLIAM TALBOTT,
JOSEPH S. WOOLFOLK,
P. P. JOHNSTON,
B. G. THOMAS,
ZACH. PRICE, M. D.,
M. G. THOMPSON.

MEDICAL SUPERINTENDENT.

R. C. CHENAULT, M. D.

FIRST ASSISTANT PHYSICIAN.

W. H. ROGERS, M. D.

SECOND ASSISTANT PHYSICIAN.

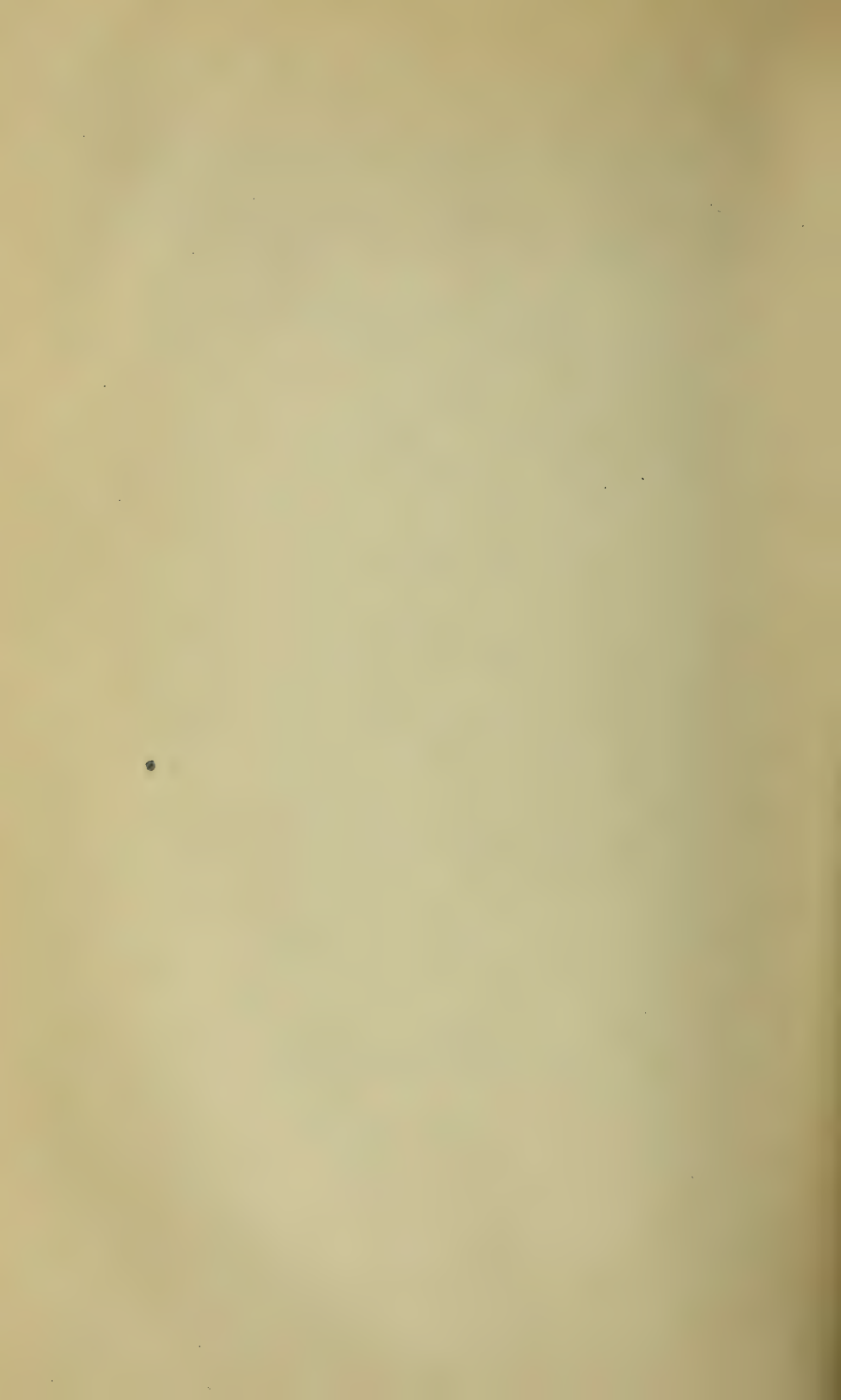
E. H. JONES, M. D.

STEWARD.

M. S. DOWDEN.

MATRON.

MISS MOLLIE THORNTON.



FIRST KENTUCKY LUNATIC ASYLUM.

LEXINGTON, KY., October 9, 1875.

To His Excellency, JAS. B. McCREARY, Governor of Kentucky :

SIR: The Commissioners of the First Kentucky Lunatic Asylum present their report for the year ending September 30th, 1875. The reports of the Medical Superintendent and Treasurer are annexed, containing statements of the "funds and the receipts and expenditures and condition of the Institution, and the names and residences of the inmates," as required by law. The Superintendent presents suggestions as to regulations needed for preventing the Asylums of the State from being over-crowded, and as to the special wants of this Institution, which are commended to the consideration of your Excellency and the Legislature.

On the 1st of May a violent storm occurred, which tore completely off a large part of the tin-roof of the female department, damaged much of the rest, blew off the tops of some chimneys, and even started a brick gable so as to render it unsafe. The rain flooded the upper wards of that department. Except for the prompt exertions of the officers, it is probable that the whole of its metal roofing would have been destroyed. Of course it was indispensable to repair at once the damage thus caused, though there were no sufficient funds for that purpose; and the means provided for the ordinary support of the Institution had to be used. This was done at as moderate expense as it could be, so as to have the work done well,—the whole cost amounting to \$1,741 41.

The excess of expenditure beyond the receipts for the year, as shown by the Treasurer's report (which excess has been paid out of the appropriation received for the present quarter), was produced in part by this expense caused by the storm, and the residue by a heavy outlay previously made to renew carpets in the Asylum,—an outlay which is of a nature to occur only at long intervals, and which may fairly be distributed through the expenditures of two or three years. It may be mentioned, also, that the destruction of the potato crop by the beetle last year, caused a heavy and unusual expense in the purchase of potatoes, which have usually been supplied wholly or in great part from the farm.

The excess of expenditure due to the carpeting will be saved out of the resources of the present year. But the Commissioners request an appro-

priation from the Legislature to refund the outlay due to the storm, amounting, as before stated, to \$1,741 41.

The expense incurred in enlarging and improving the water-closets in the male wards, and re-arranging them and the bath-rooms, as stated in the last report, has been paid out of the savings of the previous year; and that most necessary improvement was completed before the end of 1874. From the same source was paid, in this fiscal year, some expense incurred in completing the repairs rendered necessary by the fire of 1873, and in enlarging and protecting the pool from which the water supply is drawn.

Owing to the abundant rains, there has been, for the first time in several years, an adequate supply of water this season. But this so seldom happens, a sufficiency of water is of such vast importance to an establishment of this kind, and the consequences of a total failure of the supply would be so serious, that the Commissioners again feel bound to press this matter upon the attention of the Legislature.

The Institution contains upwards of six hundred persons, nine tenths of whom are idiots and lunatics. It requires no argument to show that a very large supply of water is indispensable for the constant use of such an establishment in wash and bath-rooms, water-closets, house-cleaning, laundry, kitchen, engine use, heating, protection against fire, &c. The spring from which the supply is mainly drawn, generally proves deficient in the dry season; so that, nearly every year, the supply is inadequate,—at times, so much so, as to make it necessary, even in the most sparing use of it, to haul part from elsewhere. A total failure, or the occurrence of a fire in a dry season, would entail very disastrous consequences.

The Commissioners, having taken competent advice, believe that if the rain water from the extensive roofing were all made available by the construction of five or six more cisterns of large size, it would, in all probability, keep up the supply when the spring fails, especially if supplemented in case of need by one or more artesian wells; and that this will be the cheapest way of supplying the want. They therefore urgently request an appropriation of \$3,000 to enable them to carry out this plan. They also renew their request for an appropriation of \$2,500 to enlarge and extend the laundry-building and washing arrangements, the necessity for which is set forth in the Medical Superintendent's Report.

It is proper to report that the unexpended income of the Megowan Fund, having accumulated considerably, it was invested to the amount of \$1,764 in the purchase of fourteen shares of Northern Bank of Kentucky stock, so as to make that amount also productive. This fund is the proceeds of a legacy made twenty-five years ago by James G. Megowan to the Asylum "for the purpose of increasing the comforts and amusements

of the patients." The income of the fund is exclusively used for that purpose.

In concluding, it may be well to repeat that the desired appropriations are:

1st. To refund the expense of repairing the damage done by the storm, \$1,741 41.

d. To improve the water supply by the construction of cisterns, \$3,000.

3d. To enlarge the laundry and extend the washing arrangements, \$2,500.

All which is respectfully submitted.

F. K. HUNT, *President.*

J. F. JOHNSTON, *Secretary.*

REPORT OF MEDICAL SUPERINTENDENT.

FIRST KENTUCKY LUNATIC ASYLUM,
LEXINGTON, October 1st, 1875. }

Board of Managers :

GENTLEMEN: I have the honor to submit to you this, my first report, it being the Fifty-first Annual Report of this Institution.

You will see the changes and movements made in our population by reference to the following annexed tables and statements.

On the 1st day of October, 1874, the date of last report, there were remaining five hundred and thirty-six patients on the record, two hundred and ninty-five males and two hundred and forty-one females.

During the year there were admitted eighty-one, forty-nine males and thirty-two females.

The total number treated was six hundred and seventeen, three hundred and forty-one males and two hundred and seventy-six females.

The daily average during the year under treatment was five hundred and forty-six.

The result of treatment has been as satisfactory as in any previous year, based upon the number of admissions; and the mortality, considering the number of very old chronic and infirm cases, quite small.

You will observe that we now have more than our complement of patients, but expect to receive several more in a few days.

I know of no remedy for the constant complaint of want of room in our Asylums for the insane, except, first, the more careful and rigid examination of applicants by our courts; second, the appointment of a suitable committee, to be empowered by legislative enactment to examine cases sent us, and when found they can be as well cared for at home, and at less expense, to at once discharge them. This class will be found to embrace many cases of epilepsy, idiocy, and senile dementia, the removal of whom would give room for all cases which should properly be in our Asylums; and would thus save the State the expenditure of many thousands of dollars.

One hundred dollars per annum at home would be sufficient, while in the Asylum it costs two hundred dollars per annum for each patient.

I shall only call your attention to what I consider the pressing wants of our patients. You have already in former reports had the subject of a deficient water supply brought to your notice, and I would earnestly

urge you to act at once in regard to this most important and indispensable necessity to this Institution.

Your attention has also been called to the constant increasing demand for washing, which requires the enlargement of our wash-house, with some additional tubs, and the enlargement and improvement in the drying-rooms and stoves in the laundry.

I also think that it would save much expense both in labor and in fuel to add an additional boiler in what is known as the old boiler-house, and from it extend pipes to our day-rooms, to meet the demand for warming same in cold, chilly days in spring and fall, which would obviate the necessity of letting steam on the house all at the same time, as it is now done.

The addition of some pipes leading to our kitchen for the purpose of supplying water for cooking purposes, would also save much labor for which we are very much pressed at times in the cooking department.

We were damaged very much by a storm in the spring past, which unroofed all that part of the building occupied by the females, especially between the chapel and the male department, and otherwise seriously damaged the interior of the building, for which, with the demand for more water, and other necessary improvements, I would urge you to ask our next Legislature to aid us with an appropriation.

I cannot close my report without saying a word in memory of my able and distinguished predecessor, Dr. Geo. Syng Bryant, deceased, who was Medical Superintendent of this Institution for a little more than two years. Since my connection with the same, both officers and patients have always spoken of him in the highest terms, for his uniform attention and kindness, and the faithfulness with which he ever responded to the demands of duty.

Also to Drs. Layton and Rogers, the Assistant Physicians, with all other officers, I wish to acknowledge my indebtedness, for their aid and support, in the internal management of the Asylum.

And to you, the Board of Managers, I wish to return my thanks for the warm and courteous manner in which you welcomed me in your midst, and for the interest you have taken for the good of all connected with the Asylum, as shown by your frequent visits and the readiness to encourage us in our good work.

I remain most respectfully yours,

R. C. CHENAULT, *M. D.*

TABLE 1.—*Admissions and Discharges from October 1st, 1874, to October 1st, 1875.*

	White males.	White females.	Colored males.	Colored females.	Total.
Number at the beginning of the year.....	263	211	32	30	536
Admitted since October 1st, 1874	41	27	5	8	81
Total treated during the year.....	304	238	37	38	617
Discharged—Restored	23	19	3	4	49
Removed	3	4			7
Died	17	10	2	3	32
Eloped	3				3
Remaining October 1st, 1875	258	205	32	31	526

The daily average number of inmates supported was	546.00
The daily average number of paying patients was	40.31
The daily average number of State patients was	505.69
The per centage of recoveries on admission was	60.50
The per centage of deaths to whole number treated was	5.02

TABLE 2.—*Admissions and Discharges from 1824 to October 1st, 1875.*

	Males.	Females.	Total.
Admitted	2,399	1,477	3,876
Discharged—Restored	929	489	1,418
Died	789	541	1,330
Removed	246	191	437
Eloped	137	17	154

TABLE 3.—*Duration of insanity before admission.*

Over 30 years.....	1
25 years.....	1
20 years.....	3
15 years.....	4
10 years.....	1
9 years.....	1
37 years.....	1
8 years.....	3
7 years.....	2
6 years.....	3
5 years.....	7
3 years.....	
2 years.....	7
1 year	7

8 months	3
6 months	3
4 months	4
3 months	4
2 months	2
1 month	3
Idiots	2
Unknown	13
Total	81

TABLE 4.—*Occupation of males admitted during the year.*

Farmers	11
Laborers	11
None	12
Merchant	1
Stage-driver	1
Book-keeper	1
Drummer	1
Cabinet-maker	1
Clerk	1
Blacksmith	1
Bar-keeper	1
Miner	1
Plasterer	1
Tinner	1
Printer	1
	46

TABLE 5.—*Civil condition of those admitted during the year.*

Married	33
Single	44
Widows	3
Widowers	1
	81

TABLE 6.—*Form of insanity of those admitted during the year.*

Chronic mania	39
Acute mania	19
Dementia	7
Melancholia	4
Kleptomania	1
Paralysie generale	2
Epilectic mania	7
Idiocy	2
	81

TABLE 7.—*Nativity of those admitted during the year.*

Kentucky	64
Louisiana	1
Georgia	1
North Carolina	1
Massachusetts	1
Tennessee	1
Ireland	7
Germany	2
Prussia	1
Switzerland	1
Wales	1
	<hr/>
	81
	<hr/>

TABLE 8.—*Mortality—Causes of deaths.*

Cancer of breast	1
Old age	2
Bronchitis	2
Phthisis	8
Chronic Diarrhœa	1
Valvular disease of the heart	1
Pneumonia	1
Apoplexy	4
Softening of the brain	3
Erysipelas	1
Epilepsy	2
Enlargement of liver	1
Exhaustion	3
Jaundice	1
Typhoid fever	1
	<hr/>
	32
	<hr/>

TABLE 9.—*Duration of insanity prior to admission; time spent in Asylum; whole period insane in each case of deceased.*

Insane prior to admission.	Time spent in Asylum.	Whole period insane.
2 years.	36 years.	38 years.
Idiot.	36 "	36 "
Unknown.	29 "	Unknown.
3 years.	18 "	21 years.
11 "	17 "	28 "
3 "	7 "	10 "
2 "	6 "	8 "
Unknown.	5 "	Unknown.
3 months.	6 "	6 years, 3 months.
1 week.	4 "	4 "
2 years.	3 "	5 "
6 months.	3 "	3 " 6 months.
Unknown.	3 "	Unknown.
6 months.	2 "	2 years, 6 months.
8 years.	2 "	10 "
9 "	1 "	10 "
58 "	1 "	59 "
25 "	14 months.	26 " 2 months.
Idiot.	1 year.	20 "
10 years.	8 months.	10 " 8 months.
4 "	8 "	4 " 8 "
Unknown.	1 month.	Unknown.
37 years.	2 months.	37 years, 2 months.
Unknown.	8 "	Unknown.
2 years.	9 "	2 years, 9 months.
7 "	5 "	7 " 5 "
Unknown.	5 "	Unknown.
7 months.	1 month.	8 months.
3 years.	1 week.	3 years.
Unknown.	1 month.	Unknown.
"	2 month.	"
"	4 months.	"

In compliance with the sixth section of "An act concerning the various charitable institutions in this Commonwealth," passed by the General Assembly, and approved April the 21st, 1873, the appended list of all the inmates of this Asylum is furnished the Board of Commissioners. This list comprises the names of the patients, their residence, and by whom they are supported.

R. C. CHENAULT, *Medical Superintendent.*

TREASURER'S REPORT.

FIRST KENTUCKY LUNATIC ASYLUM, }
LEXINGTON, KY., Nov. 10th, 1875. }

HON. JAMES B. McCREARY, *Governor of Kentucky*:

DEAR SIR: Herewith I forward to you the "vouchers" for the expenditures of the First Kentucky Lunatic Asylum for the fiscal year ending September 30th, 1875. My Annual Report includes the quarterly report to be made to the Governor, if your Excellency will accept it, as did your predecessor, otherwise notify me and I will forward a separate quarterly report for the quarter ending September 30th, 1875. Annual Report was sent you by F. K. Hunt, Esq., President of the Board of Commissioners.

Respectfully,

J. F. JOHNSTON, *Treasurer*.

TREASURER'S REPORT.

THE TREASURER of the First Kentucky Lunatic Asylum submits the following statement, showing the Receipts and Disbursements for said Asylum for the year ending September 30th, 1875.

RECEIPTS.						
	Oct., 1874.	Nov., 1874.	Dec., 1874.	Jan., 1875.	Feb., 1875.	March, 1875.
Received from the State -----	\$25,505 00			\$25,076 00		
Received from boarders -----	1,975 40	\$385 50	\$749 00	379 00	\$494 00	\$802 00
Received from Megowan Fund -----	50 00	50 00	50 00	50 00	70 00	100 00
Received for clothing -----						
Received for hides, tallow, grease, and meat -----	200 70	174 41	184 88	162 87	134 31	170 35
Received for live animals and farm and garden products -----						
Received for empty barrels, old iron, rags, &c. -----	5 60	126 65	2 00	2 00	21 45	51 75
Received for supplies furnished employees -----	58 95	25 00	22 50	16 15	20 00	18 40
Total -----	\$27,795 65	\$761 56	\$1,008 38	\$25,686 02	\$739 76	\$1,142 50.

TREASURER'S REPORT—Continued.

RECEIPTS.

[illegible]

EXPENDITURES.

	Oct., 1874.	Nov., 1874.	Dec., 1874.	Jan., 1875.	Feb., 1875.	March, 1875.
Amount refunded patients	\$270 00	\$5 60	\$95 25	\$44 00	\$52 90	\$126 00
For Megowan fund	15 97	1,784 00	2,170 73	2,068 97	2,018 17	17 75
For salaries and wages	1,919 07	2,216 68	2,611 85	3,395 34	3,886 85	2,188 42
For groceries and provisions	4,251 25	2,981 63	1,610 74	207 94	471 99	3,186 20
For repairs and improvements	336 31	2,029 02	413 76	337 63	284 21	511 62
For furniture and bedding	1,310 18	2,445 36	349 69	253 24	538 76	655 13
For clothing	2,627 67	312 24	154 45	974 50	1,317 55	364 15
For beef cattle, hogs, and sheep	1,682 09	745 00	47 55	578 06	39 04	1,619 19
For farm and garden	21 60	403 31	7 30	55 75	60 00	113 43
For hardware, tinware, and tools	80 55	61 70	24 06	11 46	69 50	68 75
For fuel, gas material, and lights	252 70	203 10	17 50	27 30	17 55	23 40
For vehicles, horses, harness, and repairs	20 10	28 45	235 93	242 30	218 69	6 60
For soap, starch, indigo, soda, &c.	294 22	210 64	164 17	210 79	13 00	306 16
For conveyance	9 50	25 50	80 08	105 90	34 87	20 00
For medical stores	176 10	119 03	11 25	100 00	126 55	188 32
For books, papers, stationery, and postage	71 58	46 96				29 48
For insurance	190 00					
For miscellaneous		176 00				
Total	\$13,528 89	\$13,805 47	\$7,983 06	\$8,613 18	\$9,149 63	\$9,418 69

EXPENDITURES—Continued.

	April, 1875.	May, 1875.	June, 1875.	July, 1875.	August, 1875.	Sept., 1875.	Total.
Amount refunded patients-----	\$11 30	\$2 00	\$11 60	\$3 75	\$129 21	\$0 25	\$395 60
For Megowan fund-----	2,094 81	2,044 39	2,024 49	2,040 34	2,103 69	2,143 57	2,167 98
For salaries and wages-----	3,903 73	3,603 62	3,968 21	3,348 59	3,005 64	2,634 40	25,033 33
For groceries and provisions-----	243 36	748 20	766 12	654 07	589 86	399 32	40,777 31
For repairs and improvements-----	218 87	429 04	560 17	160 45	107 87	82 12	8,586 95
For furniture and bedding-----	582 99	85 98	1,106 98	211 52	357 27	242 66	7,004 79
For clothing-----	1,114 28	1,131 89	1,262 58	772 47	978 96	872 01	7,033 15
For beef cattle, hogs, and sheep-----	182 53	416 35	176 36	12 55	68 43		12,624 97
For farm and garden-----	109 06	4 45	35 75	16 01	9 31	8 25	2,067 41
For hardware, tinware, and tools-----	5,515 16	2,180 97	29 35	16 10	65 53	25 15	580 06
For fuel, gas material, and lights-----	149 50	16 20	57 50	40 05	30 60	19 80	8,346 40
For vehicles, horses, harness, and repairs-----	231 46	316 14	239 63	323 11	214 38	20 05	431 40
For soap, starch, indigo, soda, &c.-----	8 50	26 00	30 34	37 20	34 45	274 84	3,107 50
For conveyance-----	273 91	173 55	196 05	252 35	72 35	69 00	273 49
For medical stores-----	86 74	39 15	111 00	58 35	53 90	178 99	2,133 26
For books, papers, stationery, and postage-----	100 00	150 00	21 28	50 00		30 15	748 16
For insurance-----	3 16			14 88			622 53
For miscellaneous-----						30 00	224 04
Total-----	\$4,829 36	\$11,367 93	\$10,597 41	\$8,011 79	\$7,821 45	\$7,030 56	\$122,157 33

STATEMENT.

Total expenditures from October 1st, 1874, to September 30th, 1875-----	\$122,157 33
Total receipts from October 1st, 1874, to September 30th, 1875-----	121,489 59
	<hr/> \$667 74
Amount due on two vouchers of 1873-'4 -----	61 92
Excess of expenditures over receipts -----	<hr/> \$729 66
Amount due Megowan Fund-----	195 28
Amount due patients-----	1,555 52
	<hr/> \$2,480 46

J. F. JOHNSTON, *Treasurer.*

STATEMENT OF TREASURER *showing the annual receipts and expenditures of the First Lunatic Asylum (Lexington) for the year ending September 30th, 1875 :*

Total expenditures from October 1st, 1874, to September 30th, 1875-----	\$122,157 33
Amount due on two vouchers of 1873-'4-----	729 66
Amount due Megowan Fund-----	195 28
Amount due patients -----	1,555 52
	<hr/> \$124,637 79
Total receipts from October 1st, 1874, to September 30th, 1875-----	121,489 59
Excess of expenditures over receipts -----	<hr/> \$3,148 20

STATEMENT OF ASYLUMS.

First Lunatic Asylum (Lexington).

September-----	\$7,303 97
October-----	8,388 33

Second Lunatic Asylum (Hopkinsville).

September-----	\$4,534 62
October-----	6,027 40

Central Lunatic Asylum (Anchorage).

September-----	\$8,047 56
October-----	6,230 88

Feeble Minded-Institute (Frankfort).

September-----	\$2,746 44
October-----	2,410 21

Blind Asylum (Louisville).

September-----	\$2,354 69
October-----	1,876 97

LIST OF PATIENTS.

WHITE MALES.

Names.	Residence.	By whom supported.
Nicholas Barnett	Montgomery county	State.
James Ramsden	Boone county	State.
L. P. Bacon	Christian county	Boarder.
John D. Rogers	Jefferson county	State.
A. D. Murphy	Mason county	State.
James McMeekin	Scott county	State.
A. D. Pumphrey	Grant county	State.
W. G. McKee	Garrard county	State.
Robert Martin	Jefferson county	State.
James Ferris	Fleming county	State.
George Talliafero	Bourbon county	State.
Peter Villiers	Jefferson county	State.
Fred. Shiverly	Jefferson county	State.
James Head	Washington county	State.
J. Brant	Harrison county	State.
George Waddell	Pulaski county	State.
Nelson Burkhead	Jefferson county	State.
A. B. Clark	Mason county	State.
Daniel Sherrer	Wayne county	State.
James Bradley	Clark county	State.
Robert Burtle	Grayson county	State.
Jeremiah Jackman	Russell county	State.
John S. Jeffries	Clark county	State.
Hugh Dougherty	Fayette county	State.
A. O. Norris	Boone county	State.
Rice Cochran	Jefferson county	State.
David Wagner	Carter county	State.
Josiah Cord	Fleming county	State.
Michael Farley	Fayette county	State.
Oliver Hart	Jefferson county	State.
Ben. Uible	Jefferson county	State.
Burr Briscoe	Bullitt county	State.
Peter Black	Nelson county	State.
Christ Brockman	Trimble county	State.
Jesse Staples	Montgomery county	State.
Lord John Lupton	Carter county	State.
A. D. Brinegar	Estill county	State.
James Robertson	Harrison county	State.
John Lee	Mason county	State.
Hugh Bodley	Jefferson county	State.
Thomas Reed	Clark county	State.
John A. Green	Campbell county	State.
Peter Schneider	Jefferson county	State.
James H. Gateskill	Clark county	Boarder.
Jonas Horsfall	Campbell county	State.
Fred. Constance	Campbell county	State.
E. E. Estill	Garrard county	State.
W. A. Pearce	Mason county	Boarder.
George Hammond	Fayette county	State.
W. R. Burtle	Jefferson county	State.
John M. Young	Woodford county	State.
Emile Lemmerhart	Campbell county	State.
David Brien	Fayette county	State.
W. W. Markwell	Fleming county	State.
James McQuinn	Carter county	State.
James W. Bowen	Fleming county	State.
Wm. Britt	Franklin county	State.
Jacob Bartelle	Jefferson county	State.

LIST OF PATIENTS—WHITE MALES—Continued.

Names.	Residence.	By whom supported.
Christ. C. Boettyer	Henry county	State.
David Ball	Boyle county	Boarder.
Oliver P. Sale	Jefferson county	Boarder.
W. A. White	Harrison county	State.
Conrad Flagget	Fayette county	State.
W. M. Rodman	Oldham county	Boarder.
E. P. Woods	Boyle county	State.
John Hiles	Bracken county	State.
B. H. Shoots	Carroll county	State.
Henry Johnson	Boyd county	State.
Jeremiah Marsh	Kenton county	State.
Isaac Kenney, jr.	Nicholas county	State.
Louis Turner	Fleming county	State.
Alex. Lewis	Greenup county	State.
Charles A. Page	Jefferson county	Boarder.
John F. Harrison	Grant county	State.
Thomas Kenney	Bourbon county	State.
W. E. Hamilton	Jefferson county	State.
Gustave Trunk	Jefferson county	State.
George W. Cochran	Jefferson county	Boarder.
William Kelley	Bourbon county	State.
W. Denhan	Whitley county	State.
John D. Dougherty	Bath county	State.
Charles Richmond, jr.	Kenton county	State.
James Nixon	Fayette county	State.
William Funk	Jefferson county	Boarder.
Charles W. Dorsey	Carter county	State.
Archie Allison	Bourbon county	State.
Benj. F. Carter	Morgan county	State.
W. R. Beatty	Jefferson county	Boarder.
Wm. Warnock	Greenup county	State.
Joel Turner	Fleming county	State.
Jefferson Ulark	Jefferson county	State.
W. C. Hugbey	Pendleton county	State.
William Watson	Estill county	State.
Josiah Ingles	Knox county	State.
Samuel Henderson	Rockcastle county	State.
Thomas Orrell	Campbell county	State.
Hugh Hogan	Fayette county	State.
John G. Hatch	Jefferson county	State.
F. W. Debord	Rockcastle county	State.
Thomas Easterling	Carter county	State.
John F. Giddings	Trimble county	State.
Parker Taylor	Madison county	State.
Robert Sadler	Jefferson county	State.
James T. Edmunds	Jefferson county	State.
John Noel	Franklin county	State.
W. B. Victor	Carroll county	Boarder.
George E. Simmons	Madison county	State.
Ed. Manley	Jefferson county	State.
W. H. Bourne	Henry county	State.
Frank H. Ulrich	Jefferson county	State.
George W. Cheek	Shelby county	State.
Charles Blackwood	Campbell county	State.
Peter Kaufman	Jefferson county	State.
Aaron Tufts	Greenup county	State.
Fred. Hammon	Jefferson county	State.
R. B. Ireland	Greenup county	State.
Owen Delay	Jefferson county	State.

LIST OF PATIENTS—WHITE MALES—Continued.

Names.	Residence.	By whom supported.
Robert E. Gano	Scott county	Boarder.
W. H. Hansbrough	Jefferson county	State.
W. A. Frost	Rockcastle county	State.
W. R. Clarke	Campbell county	State.
Charles N. West	Spencer county	State.
John Strother	Madison county	State.
James Hall	Jefferson county	State.
Ben. F. Gardner	Magoffin county	Boarder.
John McMahon	Madison county	State.
John Vogel	Jefferson county	State.
G. F. Webber	Jefferson county	State.
Wm. Gilligan	Jefferson county	State.
Wm. Isham	Gallatin county	State.
Harvey Walston	Marion county	Boarder.
Silas Wallingford	Lewis county	State.
John Thielan	Campbell county	State.
John S. Phillips	Marion county	Boarder.
Henry Henke	Kenton county	State.
John W. Jennings	Bracken county	State.
Chalion Liff	Pendleton county	State.
Bluford A. Spurr	Fayette county	State.
Samuel Bryant	Owen county	State.
Wm. M. Stephenson	Scott county	Boarder.
John White	Shelby county	State.
John M. Rice	Kenton county	State.
Franklin Binz	Campbell county	State.
John Shivell	Henry county	State.
E. C. Collins	Jefferson county	State.
Martin Conley	Jefferson county	State.
George Blank	Kenton county	State.
C. W. Livingstone	Jefferson county	State.
Ben. Williams	Jefferson county	State.
Lafayette Lilly	Hardin county	State.
Rufus Rigshy	Wolfe county	State.
Albert F. Webster	Franklin county	State.
Adam Lintz	Jefferson county	State.
James Ripley	Jefferson county	State.
Marion Owsley	Lincoln county	State.
John Kottmyer	Boone county	State.
Philip Echols	Bullitt county	State.
Wm. Mitchell	Jefferson county	State.
W. J. McAfee	Spencer county	State.
Thomas Ellingsworth	Jefferson county	State.
George Deitzel	Franklin county	State.
S. M. Morse	Jefferson county	State.
Casper Austen	Boyd county	State.
Joseph Forman	Mason county	State.
John Malloy	Fayette county	State.
Fred Chadwick	Jefferson county	State.
Eugene Tweed	Shelby county	State.
Joseph Ratchiffe	Bath county	State.
Americus Metcalfe	Jefferson county	State.
John Thompson	Jefferson county	State.
Dan. Dougherty	Jefferson county	State.
Carmicle Siad	Jefferson county	State.
Charles Spies	Jefferson county	State.
Thomas Lay	Pulaski county	State.
Francis McLain	Jefferson county	State.
John C. Furguson	Henry county	State.

LIST OF PATIENTS—WHITE MALES—Continued.

Names.	Residence.	By whom supported.
Joseph B. Ackerman	Jefferson county	State.
A. B. Cunningham	Grant county	State.
James Cunningham	Fleming county	State.
Annius Barnett	Breathitt county	State.
George Pfeiffer	Jefferson county	State.
Wm. Lawson	Harrison county	State.
David Disney	Knox county	State.
P. J. Anderson	Mason county	State.
S. P. Robinson	Taylor county	State.
Thomas Hawkins	Rowan county	State.
Arnold Kesler	Jefferson county	State.
Thomas Worthington	Mason county	Boarder.
Joseph Portman	Jefferson county	State.
A. Fulkerson	Fayette county	State.
A. B. Calwell	Fayette county	State.
Dennis O'Neil	Franklin county	State.
John J. Key	Fleming county	State.
W. H. Abney	Fleming county	State.
Charles P. Talbott	Clinton county	State.
Charles N. Holton	Mason county	Boarder.
James Crawford	Shelby county	State.
Dennis O'Conner	Kenton county	State.
C. M. Offutt	Woodford county	State.
W. L. McCampbell	Oldham county	State.
Thomas Howe	Fleming county	State.
George Cleveland	Harrison county	State.
Henry M. Bruce	Boone county	State.
Joseph B. McLoney	Harrison county	State.
James White	Boyle county	State.
Edward M. Elder	Fayette county	State.
John Lewis	Adair county	State.
Miles Montgomery	Lewis county	State.
Fred. Culp	Greenup county	State.
Charles Coomes	Nelson county	State.
Wm. Graham	Garrard county	Boarder.
Enoch Wilson	Knox county	State.
Wm. Cook	Pendleton county	State.
Moses Weischoff	Lawrence county	State.
Albert S. Coleman	Lewis county	State.
Wm. Willis	Scott county	State.
James Smith	Pendleton county	State.
Wm. Stophlett	Owen county	State.
Oliver A. Stafford	Jessamine county	State.
Michael Murphy	Bourbon county	State.
Michael Deuch	Kenton county	State.
John Stephens, jr.,	Bath county	State.
Patrick Kennedy	Franklin county	State.
Albert Bliss	Jefferson county	State.
Basil Furgerson	Bullitt county	State.
Joseph Mason	Lewis county	State.
Peter M. Everett	Montgomery county	State.
John S. Adams	McCracken county	State.
Michael Nash	Boyd county	State.
W. A. Berry	Scott county	State.
John Carter	Nelson county	State.
James Flynn	Fayette county	State.
James Browning	Owen county	State.
Edward McClellan	Owen county	State.
James W. Breck	Madison county	Boarder.

LIST OF PATIENTS—WHITE MALES—Continued.

Names.	Residence.	By whom supported.
Philip Metzger	Bourbon county	State.
David Brannell	Owen county	State.
Edward Lewis	Kenton county	State.
Henry Thompson	Boyle county	State.
Wm. Jackson	Elliott county	State.
John Roderick	Kenton county	State.
Amos Lacy	Lewis county	State.
John Kuhne	Kenton county	State.
Thomas Murphy	Lawrence county	State.
David Todd	Madison county	State.
Daniel Abbott	Clark county	State.
George W. Hawley	Kenton county	State.
Dennis Shea	Washington county	State.
James Norton	Campbell county	State.
W. H. Best	Mason county	Boarder.
A. G. Woodward	Bracken county	State.
Andrew Kortz	Kenton county	State.
A. J. Hukill	Fayette county	State.
A. H. Willis	Fayette county	State.
Francis C. McLearn	Fayette county	Boarder.
Wm. Hastings	Fayette county	State.
Z. T. Wolfe	Kenton county	State.
Everett Turner	Montgomery county	State.

COLORED MALES.

Willis Darnall	Fleming county	State.
Harry Gee	Monroe county	State.
Add.	McCracken county	State.
Stephen Crenshaw	Barren county	State.
Lovelace Hughes	Nelson county	State.
Hezekiah Woods	Fayette county	State.
Alex.	Boone county	State.
Mace Henson	Jefferson county	State.
Isaac Snader	Todd county	State.
Walker Foster	Mercer county	State.
Anderson Chinn	Woodford county	State.
Calvin Jones	Shelby county	State.
Adam Bright	Lincoln county	State.
Richard Dickinson	Jefferson county	State.
James Williams	Clark county	State.
Peter Petty	Hardin county	State.
Peter Johnson	Nelson county	State.
Clabourne Haggard	Clark county	State.
Joseph Redd	Trigg county	State.
George Talliefaro	Todd county	State.
John Thompson	Hart county	State.
Anderson Coleman	Union county	State.
Samuel Twyman	Woodford county	State.
Harrison Quillen	Fayette county	State.
Wesley Hord	Franklin county	State.
Bird Goble	Carter county	State.
George Adams	Fleming county	State.
George Smith	Henry county	State.
Jack White	Fayette county	State.
Samuel Howard	Bourbon county	State.
Perry Clay	Montgomery county	State.
Andrew Jackson	Woodford county	State.

LIST OF PATIENTS—WHITE FEMALES.

Names.	Residence.	By whom supported.
Mary Hepburn	Breckinridge county	State.
Oliva Stewart	Nicholas county	State.
Mary Barnes	Trigg county	State.
Margaret Hunter	Jefferson county	State.
Dolly M. Todd	Franklin county	Boarder.
Lydia Riley	Scott county	State.
Mary J. Miller	Harrison county	State.
Sarah E. Norton	Louisiana	State.
Melvina Carlan	Bourbon county	State.
Lucy B. Cooper	Mason county	State.
Mrs. Winstanley	Jefferson county	State.
Mary Walker	Greenup county	State.
Mary J. Williamson	Nelson county	State.
C. Hockermiller	Jefferson county	State.
Mary A. Weir	Fleming county	State.
Bridget Barr	Jefferson county	State.
Mary Carroll	Bourbon county	State.
Delia Murray	Jefferson county	State.
Minnie Miller	Fleming county	State.
Harriett West	Scott county	State.
Ann Lee	Jefferson county	State.
Amanda Oster	Carter county	State.
America Kinney	Bourbon county	State.
Nancy Dickinson	Knox county	State.
Eliza Triplett	Mason county	State.
C. Shoughnessee	Jefferson county	State.
Mary Leach	Woodford county	State.
Ann Steiner	Campbell county	State.
Sarah Strobe	Mason county	State.
Emeline White	Fayette county	State.
Helen Rankin	Shelby county	State.
Susan Hays	Scott county	State.
Catherine Redman	Franklin county	State.
Sallie Shields	Nicholas county	State.
Sophie Lebiathal	Kenton county	State.
Helen Crowley	Franklin county	State.
Lydia Turner	Fleming county	State.
U. Laura T. Brown	Boyd county	State.
Sarah Payne	Fayette county	State.
Margaret Welsh	Campbell county	State.
Mary Galloway	Mercer county	State.
Caroline Bowers	Campbell county	State.
Ann M. Long	Fayette county	Boarder.
Lucinda Thompson	Fleming county	State.
Sarah A. Roberts	Kenton county	State.
Margaret Decker	Kenton county	State.
Margaret Usher	Mason county	State.
Sarah C. McComus	Fayette county	State.
America Morris	Knox county	State.
Priscilla Mann	Owsley county	State.
Nancy Y. Browning	Fayette county	State.
Nancy Burns	Campbell county	State.
Miss A. Spates	Fayette county	State.
Jemia Taylor	Jefferson county	State.
Sarah Fallis	Mercer county	State.
Helen Dean	Jefferson county	State.
Margaret Tiller	Boyd county	State.
Lydia Runyon	Fleming county	State.
Mary Jane New	Woodford county	State.

LIST OF PATIENTS—WHITE FEMALES—Continued.

Names.	Residence.	By whom supported.
M Georgia New	Woodford county	State.
Nancy J. Holterbaun	Jefferson county	State.
Mary Branham	Fayette county	State.
Sarah Owsley	Lincoln county	Boarder.
Elizabeth Smith	Oldham county	State.
Mary A. Jones	Campbell county	State.
Helen M. Fulton	Jefferson county	State.
Elizabeth Fleek	Campbell county	State.
Orphie McGee	Mason county	State.
Angeline Meyers	Jefferson county	State.
Sarah A. Spaulding	Marion county	State.
Priscilla O'Brien	Jefferson county	State.
Caroline M. Frazer	Christian county	State.
Bettie Burton	Oldham county	State.
Jane Green	Laurel county	State.
Mary Lenhardt	Jefferson county	State.
Theresa Selter	Jefferson county	State.
Jane Baker	Harlan county	State.
Susan Spiers	Owen county	State.
Diana Russell	Casey county	State.
Julia Bell	Carroll county	State.
Julia Guy	Campbell county	State.
Mary Plunkett	Scott county	State.
Catherine Kersey	Madison county	State.
Bridget Kelley	Kenton county	State.
Emily Hays	Clay county	State.
Martha J. Hawkins	Fleming county	State.
Elizabeth Kebler	Campbell county	State.
Mary Henry	Fayette county	State.
Hattie Brown	Nelson county	State.
Julia Maupin	Madison county	State.
Rebecca H. Mullins	Kenton county	State.
Margaret Woolford	Mason county	State.
Mary A. Gardner	Marion county	State.
Olivia Gorman	Kenton county	State.
L. C. Coulter	Fleming county	State.
Isabella Warren	Jefferson county	State.
Anna Volmarine	Kenton county	State.
Catherine Ginder	Campbell county	State.
Sarah Praley	Breathitt county	State.
Catherine Canbron	Nelson county	State.
Mary Rucker	Henry county	State.
Helen Morrison	Fayette county	Boarder.
Nora Malone	Harrison county	Boarder.
Catherine Morrison	Fayette county	Boarder.
Mary Hammond	Fayette county	State.
Charlotte Glasser	Jefferson county	State.
Mary Whalen	Jefferson county	State.
Kate Stanton	Jefferson county	State.
Susan Decker	Kenton county	State.
Louisa Beatty	Jefferson county	State.
Nancy Bell	Logan county	State.
Mary Nones	Jefferson county	State.
Margaret Smith	Washington county	State.
Lacy R. Spillman	Campbell county	State.
Mary J. Floyd	Boyle county	Boarder.
Kate Miller	Jefferson county	State.
Mary Lockhart	Jefferson county	State.
Josephine P. Grigsby	Jefferson county	State.

LIST OF PATIENTS—WHITE FEMALES—Continued.

Names.	Residence.	By whom supported.
Pauline Roberts	Owen county	State.
Mary Halliday	Morgan county	State.
Kate Coleman	Jefferson county	State.
Sarah Hall	Letcher county	State.
Lydia Palmer	Fayette county	State.
Sarah Henderson	Rockcastle county	State.
Mary Tallon	Jefferson county	State.
Lucinda Holtshouser	Nelson county	State.
Mrs. E. J. Roberts	Owen county	State.
Eliza Ann Allen	Grant county	State.
Martha Peak	Anderson county	State.
Elizabeth Redman	Lewis county	State.
Helen Feibon	Fayette county	State.
Mary J. Hunt	Mason county	State.
Jane Pyle	Kenton county	State.
Bridget Clare	Mason county	State.
Mary Grenzenbach	Jefferson county	State.
Rebecca Evans	Knox county	State.
Charlotte Heminger	Knox county	State.
Mary Kelly	Jefferson county	State.
Fannie Brown	Jefferson county	State.
M. A. Hayden	Jefferson county	State.
Nelley Sley	Woodford county	State.
Louisa Bader	Kenton county	State.
Sallie A. Cooper	Fayette county	Boarder.
Rosa Graham	Kenton county	State.
Mary Chapman	Fleming county	Boarder.
Sarah A. Mullins	Harrison county	State.
Laura Joyce	Bullitt county	State.
Emeline Jane	Bullitt county	State.
Mary J. Barrett	Mason county	State.
Jane McMichael	Jefferson county	State.
Margaret Tierney	Jefferson county	State.
Julia Casey	Jefferson county	State.
Malinda Johnson	Taylor county	State.
Margaret Castillo	Bourbon county	State.
Mary Williams	Grant county	Boarder.
Mary McFarlin	Carter county	State.
Spicey L. Hamilton	Kenton county	Boarder.
Zerilda Law	Morgan county	State.
Mary Sheban	Fayette county	State.
America Baxter	Fayette county	State.
Jane Keith	Kenton county	State.
Bridget Manning	Pendleton county	State.
Eliza Creel	Kenton county	State.
Beile Pigg	Fayette county	State.
Helen Wallace	Jefferson county	State.
Phoebe Wingo	Greenup county	State.
Julia O'Brien	Jefferson county	State.
Sarah J. Arnold	Lincoln county	State.
Elizabeth Griggs	Estill county	State.
Blanche Knighton	Jefferson county	State.
Nannie McClure	Grant county	State.
Margaret Mooney	Jefferson county	State.
Catherine Askren	Pendleton county	State.
Eliza Gunn	Jefferson county	State.
Mary J. Kendall	Fayette county	Boarder.
Jiney Whittaker	Magoffin county	State.
Jemia Martin	Clark county	State.

LIST OF PATIENTS—WHITE FEMALES—Continued.

Names.	Residence.	By whom supported.
Eliza Smith	Nicholas county	State.
Eliza J. Eager	Boyle county	State.
Roda Livingood	Scott county	State.
Nancy Jones	Bourbon county	Boarder.
Nancy Woods	Mason county	State.
Susan Cross	Jefferson county	State.
Henrietta James	Nicholas county	State.
Eliza Murphy	Jefferson county	State.
Mary Alridge	Clark county	State.
Nancy Hall	Lawrence county	State.
Bettie Doyle	Fayette county	State.
Frances Arnett	Boone county	State.
Ann Britt	Franklin county	State.
Elizabeth Dumas	Fayette county	State.
Mary Ryan	Fayette county	Boarder.
Helen F. Nichols	Harrison county	State.
Margaret O. Connel	Harrison county	State.
Susan Williams	Boone county	State.
Jennie Worley	Fayette county	Boarder.
Mary J. Todd	Scott county	State.
Helen Lawson	Jefferson county	State.
Nannie Ware	Fayette county	State.
Zerilda Howard	Magee county	State.
Margaret Dougherty	Fayette county	State.
Emma Gowen	Fayette county	State.
Susan Payne	Nicholas county	State.
Sallie Griffith	Fayette county	State.
Eliza Smith	Lincoln county	State.

COLORED FEMALES.

Annie Shelby	Boyle county	State.
Jane Mitchell	Jefferson county	State.
Sallie Eve	Jefferson county	State.
Celia Hyronymous	Mercer county	State.
Elizabeth Haggins	Fayette county	State.
Mary Lewis	Christian county	State.
Jennie White	Shelby county	State.
Sarah Ament	Hardin county	State.
Catherine Hughes	Boyle county	State.
Ruth Storts	Franklin county	State.
Agnes McGathney	Jefferson county	State.
Jane Hammond	Nelson county	State.
Nancy Stephens	McCracken county	State.
Mariah Lavalley	Hickman county	State.
Sophia Phillips	Daviess county	State.
Dosia Friels	Henderson county	State.
Puss Mary Gates	Spencer county	State.
Harriet Chaplin	Hart county	State.
Fannie Johnson	Jessamine county	State.
Eliza Pitts	Fleming county	State.
Sarah J. Tittsworth	Fulton county	State.
Caroline Hill	Fayette county	State.
Catherine Cedar	Fulton county	State.
Ann Williams	Harrison county	State.
Susan Jones	Daviess county	State.

LIST OF PATIENTS—COLORED FEMALES—Continued.

Names.	Residence.	By whom supported.
Nancy Young -----	Clay county -----	State.
Martha Hawkins -----	Scott county -----	State.
Susan Hardy -----	Bracken county -----	State.
Belle Alexander -----	Bath county -----	State.
Lavinia Brooks -----	Franklin county -----	State.
Rhoda Moore -----	Mason county -----	State.

Legislative Document No. 9.

REPORT

OF THE

SECOND KENTUCKY LUNATIC AYSLUM

(AT HOPKINSVILLE, KENTUCKY),

FOR THE YEAR 1875.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.

1876.



OFFICERS OF THE SECOND KENTUCKY LUNATIC ASYLUM.

BOARD OF COMMISSIONERS.

S. E. TRICE, PRESIDENT,
R. T. PETREE,
RICHARD DURRETT,
E. R. COOK,
GEO. O. THOMPSON,
W. E. WARFIELD,
S. G. BUCKNER,
J. N. MILLS,
J. E. JESUP.

SUPERINTENDENT.

JAS. RODMAN, M. D.

ASSISTANT PHYSICIAN.

B. W. STONE, M. D.

STEWARD.

THOMAS G. MALLORY.

TREASURER.

JOHN B. TRICE.

SECRETARY.

SAM. M. GAINES.

REPORT OF THE BOARD OF COMMISSIONERS.

His Excellency, JAMES B. MCCREARY, Governor of Kentucky:

A review of the operations of the Second Kentucky Lunatic Asylum for the past year affords the Board of Commissioners occasion for much gratification. They have visited and inspected the Asylum at frequent intervals during the year, both as a body and singly, and have at all times been impressed with the marked efficiency which has characterized every feature of its management. They feel assured that, at no time within their knowledge of the Institution, has it attained more fully the purposes for which it was designed than during this period. Not that the flattering success which has been achieved during the past year is exceptional, save in degree, but that it has been reaped as the consequence of the excellence of its administrative features, which have grown more perfect from year to year, and thereby increased the ratio of good results flowing therefrom. While the extensive experience and skill of the Superintendent, Dr. Rodman, in the treatment of this unfortunate class of our citizens, are manifested in the large per cent. of cures, the successful conduct of the Institution is due in no small degree to his ability to execute properly the complex details of its management. The excellent order which prevails throughout the establishment; the neat and comfortable manner in which the patients are clad, and the pleasant air of contentment which they evince; the scrupulously cleanly condition of all the wards and sleeping apartments; the humane consideration for, and zealous watchfulness in contributing to, the well-being of the inmates, have become proverbial, and never cease to challenge the admiration of all who visit the Institution.

The financial condition of this Asylum is a most healthy and satisfactory one. By the enforcement of economy, the regular appropriation has been made sufficient to meet all necessary requirements. There are no debts outstanding, save those for the current expenses of the present month. A rule requiring all claims to be presented at the end of each month has been strictly adhered to, at which time every item of expenditure is scrutinized and passed upon by the Board. All accounts allowed are promptly liquidated. This course has given credit to the Institu-

tion, made its patronage desirable, and thereby enabled the Steward to make advantageous transactions in procuring supplies.

We respectfully invite the attention of your Excellency to the suggestions contained in Dr. Rodman's report, touching the removal from the Asylums of such patients as can be properly cared for elsewhere. We fully indorse the views presented by him, and believe the course suggested would make room for many of this unfortunate class who would not otherwise obtain such treatment as is calculated to promote their recovery.

We are also of the opinion that his views as to the propriety of building an addition to this Asylum are wise. An expenditure of \$15,000 or \$20,000, made in connection with facilities already possessed here, would go far toward affording room for the accommodation for such of the insane as are now confined in the county prisons or elsewhere, and denied proper attention and medical treatment.

Reference is made to the statistics embraced in the Superintendent's report, concerning the number of patients received and discharged during the year, as well as to the proportion of those who were restored to health and reason.

Very respectfully,

S. E. TRICE, *President*,
R. T. PETREE,
RICHARD DURRETT,
E. R. COOK,
GEO. O. THOMPSON,
W. E. WARFIELD,
S. G. BUCKNER,
J. N. MILLS,
J. E. JESUP.

SUPERINTENDENT'S REPORT.

To the Board of Commissioners of the Second Kentucky Asylum:

GENTLEMEN: My report for the past year will be comprised in some suggestions, and the usual tables, which are needed to give you an accurate knowledge of the operations of this charity since the date of my last official communication. In looking over our work, I trust you will have no occasion for other feeling than that it has been moderately well done. It is up to a reasonable standard of merit, and all that I can say is, I wish it were better. Even such as it is, it has not been done without labor and a burdensome sense of anxious responsibility.

As no discrimination in the character of patients admitted is now allowed, those who have been received during the past year represent insanity in all its varied phases. Along with those esteemed curable, idiots, epileptics, the demented and chronic insane, have been placed in the wards of this hospital. This course has been made necessary by the repeal of the law of 1873, requiring this, together with the Asylum at Lexington, to admit cases of recent origin only—a change, in my judgment, wisely ordered, for reasons given in a former report, and which, therefore, need not be repeated here.

A more than usually large proportion of those received were fully, and I hope permanently, restored. Some were materially improved, and a few have been discharged showing no benefit from the treatment given them.

As once before remarked, the house itself is a better one than when first occupied. Means of amusement and for employment are multiplied, and as experience upon the part of officers and others enlarges, we may expect increased advantages to the patients to whom we administer. From time to time, as facilities increase for the proper management of this charge, you may observe a corresponding increase of benefits resulting from the efforts put forth, shown by the table of discharges, and in the positive comfort of those who are now its inmates.

The proportion of restorations to the number admitted during the year was over fifty per cent.; the mortality about the average, or less. The diseases which have caused the largest number of deaths are con-

sumption and epilepsy; the fatality among the epileptic patients having been determined, in my opinion, by malarial poison, from which so much disease occurred during the later summer and early fall months throughout the adjacent country. At present, however, a high degree of general health is enjoyed.

Disagreeable as the duty is, I feel compelled again to speak of the insufficiency of room for those applying for admission. In the report submitted in 1871, the question of further provision for the insane of the State was discussed at some length. In that report I did all in my power to direct public attention to the then pressing necessity of a large addition to this Asylum, or, preferably, the erection of a new one. The Central Asylum near Louisville, with room for three hundred and fifty patients, was the result of legislative action the following winter, giving ample accommodations, together with this and the Asylum at Lexington, for twelve hundred and fifty inmates. I must say, that when the Asylum at Anchorage was built, I believed there would be no further occasion for hospital extension for years to come. How I was mistaken is shown by the fact that patients are now refused for want of room, that Asylum being full, and this in but little more than two years from its opening.

This condition of affairs seems to indicate a remarkable and sudden increase in the number of insane persons in Kentucky. Such I do not believe to be the case. At the opening of that hospital there was a large number of insane needing the public care, many of whom were lying in jails, or were otherwise unsuitably placed, but certainly not enough to fill so large an Asylum in so short a time; nor have there, in my opinion, been any special conditions recently to give impetus to the causes which produce mental derangement. The explanation of this state of affairs, then, must be looked for elsewhere than in the rapid increase of our insane population. I can attribute it to nothing else than the facilities which the laws bearing upon matters pertaining to the insane afford for the easy entrance in the public asylums of any or all who, through their friends or custodians, make application to the authorities therefor. All of the various courts, from the highest to the lowest, that are permitted to summon a jury, are empowered to send patients to the Asylums, and may thus be regarded as the almoners of the State's charity. It is no duty of mine, perhaps, to find fault with the action of any one who legally orders a patient into the custody of an Asylum for life or recovery; but I must say, that it sometimes hap-

pens that sufficient care is not exercised in the investigation of cases of lunacy, and that action is occasionally apparently determined more by regard for the local treasury, or a desire to rid some worthy family of a domestic annoyance, than to promote the interests of the Commonwealth.

I do not wish to be understood as endeavoring to make the impression that those who are not insane have been ordered here—we think this has never occurred; but we simply wish to say, that many cases are imposed upon the public charities that could as well be maintained at home or by the counties in which they live.

I may be wrong in the idea, but still I believe that the first object in the establishment of a Lunatic Asylum, is the restoration of those who are placed in it. The next, the protection of society from such as are violent and dangerous, and then for the care of those who have and can obtain no other shelter. With the fulfillment of these indications, I believe the Commonwealth has discharged its full duty, and should not be expected, by the most enthusiastic philanthropist, to do more. Local communities have their special duties to the afflicted, as well as the public at large. It is not just to burden the general treasury with the maintenance of *all* the objects of charity that present themselves, unless some *special* good is likely to accrue to the beneficiary from means controlled by the State *alone*.

There are few counties in this State that cannot make suitable provision for a certain class of insane paupers—those who, as far as human foresight can determine, are not likely to recover, and who are quiet and harmless; whose wants are comprised in proper food, clothing, and shelter, and kindly oversight. These requirements supplied—and the most expensive Asylum can afford no more—all is done that humanity itself could suggest. In common with most persons who are familiar with the management of what are popularly called poor-houses, I am opposed to their multiplication unless they are better conducted and more generously sustained; but with a sufficiently liberal expenditure to erect comfortable buildings, and to furnish them properly, we see no reason why the Lunatic Asylums of the State shall be filled, in good part, by such as could find all they need or could enjoy elsewhere.

There are few States where the claims of the afflicted have met so prompt a recognition as in ours. The record of Kentucky in this regard stands with the highest, and deservedly. With approximately thirteen hundred and fifty insane persons within her limits, the State has

accommodation for twelve hundred and fifty in well built and properly equipped Asylums. Nearly one fourth of her revenue is expended for the comfort and care of those who are in these Asylums, together with such as are placed in her other charitable institutions. An excellent showing, certainly!—an unmistakable commentary upon that “spirit of all-embracing charity” which is our pride. In an acquaintance and connection with the charities of Kentucky for more than fifteen years, I have never known an appeal, made on proper grounds, to the General Assembly, for benevolent purposes, to be rejected. Large sums have been asked for and appropriated by the Legislature, with a degree of unanimity that, I believe, is without parallel in the history of legislation in neighboring States. During the war, Kentucky never flagged in her efforts for the unfortunate, but went on as if nothing could come between her and her duty to those who needed her charitable help. But the question now arises, is there no limit to be fixed upon drafts upon the public Treasury for the support of Asylums and the erection of new ones? There are bounds to charity even.

The remedy for this state of things is not easily suggested, and even if pointed out, not readily applied. To meet the difficulty in part, the least objectionable plan, in my judgment, would be for the General Assembly, by an act, to allow the removal of certain patients from the Asylums to make room for more urgent cases as they occur. That these removals may be made by a committee of three of the Board of Commissioners, in conjunction with the Superintendent of the Asylum from which such removal is desired—these removals to be made only after a full investigation of each case, and then only when provision by the counties from which they come, or by their families, can be made.

The proposition is almost axiomatic, that as long as a generous public will provide comfortable quarters in well regulated and well appointed hospitals, so long will occupants be found for them. The matter of public charities is one of the most important in the domestic economy of all the States in the Union, and it behooves our law-makers to look narrowly into the question, and to decide only after the maturest deliberation; for, with all the care that can be exercised, mistakes are made occasionally; but if such is the case, let such mistakes be upon the side of mercy, and of too great rather than too small an expenditure.

In addition to the suggestion already made—the appointment of a committee to discharge some now present, under certain circumstances, it might be well, in order to meet the present needs of the insane of the State, for the Legislature to appropriate a sum of money—say fifteen

thousand dollars (\$15,000)—with which to erect a building for the accommodation of about forty additional patients, plainly and substantially built, upon a plan to be approved by his Excellency, the Governor. This Asylum is so situated, or rather its heating and water, machinery and sewerage, are so arranged, as to allow the erection of other buildings at comparatively small cost; and having fewer patients than the First or Central, I believe it would be best to add to its capacity for accommodation.

I hope you will bear with me when I again allude to the trouble I have, in many cases, in fixing the rate at which some of our patients are to be charged for board. The law assigns a limit, which cannot be exceeded in any case, no matter what may be the wealth of the patient or the extent of the wishes of his friends for expensive nursing or luxuriously appointed apartments; yet it exacts something from such as may be able to pay, even in part, for their support whilst here. In a former report I took occasion to say, that "I have yet one legal embarrassment that I would be glad to have removed, if possible. The Commonwealth provides maintenance in this Asylum for paupers only. The term pauper implies one that is destitute, needy—an object of charity. It very frequently happens that persons are ordered by the courts to the Asylum who may possess a small amount of property, personal or other, amounting to a few hundred dollars—barely enough, with all the effort that one in good health might make, for the support of themselves and family in a plain way, although it is enough to remove them from that class called 'paupers.' In compliance with the letter of the law, I am compelled not only to withhold a certificate upon which their conveyance to the Asylum would be paid, but I am also compelled to exact something for their support from the little store left for the maintenance of a helpless wife and a family of little children. These are cases of peculiar hardship, and I should be heartily glad if some means could be adopted to relieve me from a most disagreeable duty. It is certainly not the policy of the State to deprive these poor people of their daily bread, and force them to seek shelter of the county poor-house. Yet a case of this kind has been reported to me, where the husband and father had become insane and committed to the Asylum—his family deprived of the proceeds of his labor. When their pittance was exhausted, they for a time begged from door to door, and finally were placed in an alms-house. This is certainly an exceptional case, happening some years ago; but it may happen again. Against such occurrences I wish to guard.

The suggestion that I offer is, that the courts, by which persons are ordered to the Asylum, may be clothed with a discretionary power—that they should say that the person committed is entitled to the privilege of hospital treatment at the expense of the State, or how much they shall pay, if any thing.

Personally cognizant of all the facts, the court certainly is better qualified to judge of how much shall be exacted of the person committed to the Asylum than I, knowing nothing of the circumstances. I would respectfully suggest such an amendment of the existing law as would remove this difficulty.

Recently neither this nor the Asylums at Lexington or Anchorage have been governed in the admission of patients by any district lines. Practically, since the establishment of the Central Asylum, there have been no districts attached to these institutions—none ever having been assigned to the last named hospital. If the State were divided into three districts, one each for the Lunatic Asylums, and the law so framed as to compel applications to be made to the Asylum belonging to the district in which the patient resided, it would save trouble and expense in many instances—in a way that you readily see without explanation. I will take occasion to say, that the assignment of the quota of each hospital must of course be regulated by its capacity for accommodation; and when either of them should be filled, patients from its district to find room in any other that may have it at disposal.

By reference to our accounts, you will observe larger outlay under the heads of “improvements,” and “repairs,” than was made last year. These expenditures are considerable; but a full equivalent has been had in increased comfort for our patients, and the preservation of the public property.

Appended you will find tables showing the movement of Asylum population; a transcript of our register for the year just ended; the list of applications rejected for want of room, together with the names of pay patients, and also “the names and number of those who were supported in whole or in part from the public treasury,” required by law.

Respectfully submitted,

JAS. RODMAN,

Superintendent.

OCTOBER 10, 1875.

MOVEMENT OF ASYLUM POPULATION FOR THE YEAR ENDING 10TH,
OCTOBER, 1875.

	Males.	Females.	Total.
Number remaining October 10th, 1874			324
Admitted since	42	32	74
Whole number under treatment			398
Whole number discharged	50	26	76
			322
Of those discharged were restored	26	12	38
Improved	2	2	4
Unimproved	1	2	3
Floped	1		1
Died	20	10	30

REGISTER OF PATIENTS received during the past year.

Register number.	Residence.	Nativity.	Age.	Civil condition	Duration of attack.	When admitted.	By whom committed.
1485	Ohio county .	Kentucky . . .	25	Married .	Five years	October 10, 1874 .	County Court.
1486	Christian	Kentucky . . .	24	Married .	Two months	" 11, "	" "
1487	Warren	Kentucky . . .	25	Single . .	"	" 21, "	" "
1488	Nelson	Kentucky . . .	63	Single . .	"	" 21, "	" "
1489	Carter	Ohio	30	Married .	"	" 24, "	Grayson Police
1490	Butler	Kentucky . . .	22	Single . .	One week	" 25, "	County
1491	Jefferson	Germany . . .	57	Married .	Three weeks	" 26, "	Louisville City
1492	Jefferson	Ireland	40	Married .	Two years	" 26, "	" "
1493	Jefferson	Ireland	40	Single . .	Chronic	" 26, "	" "
1494	Jefferson	Germany . . .	56	Married .	Fourteen years . . .	" 26, "	" "
1495	Jefferson	Ireland	30	Single . .	Several years	" 26, "	" "
1496	Webster	Tennessee . . .	62	Widow . .	Four years	" 27, "	County
1497	McCracken	Kentucky . . .	20	Single . .	Two months	" 28, "	Friends.
1498	Jefferson	Germany . . .	34	Married .	Two years	" 26, "	Louisville City Court.
1499	Mercer	Kentucky . . .	20	Single . .	Seven months	" 30, "	" "
1500	Marshall	Kentucky . . .	30	Single . .	Three and a half years . .	Nov'ber 6, "	" "
1501	Adair	Kentucky . . .	23	Single . .	Thirteen years	" 29, "	" "
1502	Muhlenburg	Tennessee . . .	48	Married .	Five months	Dec'ber 2, "	" "
1503	Crittenden	Tennessee . . .	33	Married .	One year	" 5, "	" "
1504	Trigg	Kentucky . . .	35	Single . .	Four months	" 9, "	Friends.
1505	Calloway	Tennessee . . .	46	Married .	Twenty years	" 13, "	County Court.
1506	Graves	Kentucky . . .	42	Married .	Ten years	" 28, "	Circuit
1507	Kenton	Virginia	59	Single . .	Forty-nine years	" 31, "	" "
1508	Hancock	Kentucky . . .	38	Married .	Nine months	January 5, 1875 .	" "
1509	Ballard	Kentucky . . .	23	Single . .	Five months	" 19, "	County
1510	Allen	Kentucky . . .	28	Single . .	Sixteen years	" 21, "	" "
1511	Allen	"	"	"	"	"	"
1512	McCracken	Tennessee . . .	25	Single . .	Twelve months	Feb'y 23, "	County Court.
1513	Hardin	Kentucky . . .	22	Single . .	Two years	March 3, "	" "
1514	McCracken	Kentucky . . .	36	Married .	Six years	" 12, "	Circuit
1515	Russell	Kentucky . . .	42	Single . .	Twelve years	" 12, "	County
1516	Hardin	Kentucky . . .	30	Single . .	Ten years	" 17, "	" "
1517	Henderson	New York . . .	40	Single . .	"	" 26, "	Circuit
1518	Grayson	Kentucky . . .	30	Single . .	Five months	" 30, "	County

	Clark		Kentucky	20	Single		April	6,	Friends, Circuit County	Court,
1519	Henderson	..	Kentucky	56	Widow	..	..	10,	..	..
1520	Daviss	..	Kentucky	43	Married	..	..	13,	..	..
1521	Meade	..	Kentucky	27	Married	..	..	14,	..	..
1522	Warren	..	Kentucky	12	Single	..	..	26,	..	..
1523	Hardin	..	Kentucky	54	Married	..	..	26,	..	..
1524	Graves	..	Maryland	59	Married	..	..	29,	..	..
1525	Daviss	..	Austria	30	Single	..	..	30,	..	..
1526	Nelson	..	Kentucky	23	Single	..	..	30,	..	..
1527	Trigg	..	Kentucky	24	Single	..	May	12,	..	..
1528	Hickman	..	Kentucky	53	Married	..	..	13,	..	..
1529	Hickman	..	Tennessee	45	Married	..	..	18,	..	..
1530	Union	..	Kentucky	22	Married	..	..	22,	..	..
1531	Hart	..	Virginia	30	Married	..	..	29,	..	..
1532	Crittenden	..	..	68	Married	..	June	29,	..	..
1533	Crittenden	..	..	35	Married	..	..	3,	..	..
1534	Crittenden	..	Kentucky	58	Widow	..	..	3,	..	..
1535	Hardin	..	Kentucky	48	Married	..	..	8,	..	..
1536	Fulton	..	Ireland	51	Married	..	..	9,	..	..
1537	Jackson	..	Kentucky	25	Single	..	..	11,	..	..
1538	Webster	..	North Carolina	55	Single	..	..	14,	..	..
1539	Livingston	..	Tennessee	33	Married	..	..	16,	..	..
1540	Crittenden	..	Kentucky	32	Single	..	..	21,	..	..
1541	Union	..	Kentucky	37	Married	..	..	21,	..	..
1542	Daviss	..	Kentucky	30	Single	..	..	22,	..	..
1543	Union	..	Kentucky	29	Single	..	..	25,	..	..
1544	Graves	..	Tennessee	38	Single	..	..	28,	..	..
1545	Hopkins	..	Kentucky	40	Married	..	..	30,	..	..
1546	Livingston	..	Kentucky	39	Single	..	July	2,	..	..
1547	Graves	..	North Carolina	64	Widow	..	..	6,	..	..
1548	Christian	..	Kentucky	30	Single	..	..	10,	..	..
1549	Caldwell	..	Kentucky	37	Single	..	..	22,	..	..
1550	Warren	..	Kentucky	35	Married	..	..	30,	..	..
1551	Christian	..	Kentucky	37	Single	..	..	31,	..	..
1552	Calloway	..	Kentucky	42	Married	..	August	8,	..	..
1553	Webster	..	Kentucky	18	Single	..	..	19,	..	..
1554	Daviss	..	Kentucky	69	Married	..	..	31,	..	..
1555	Calloway	..	Kentucky	28	Married	..	..	12,	..	..
1556	Grayson	..	Kentucky	59	Widow	..	..	21,	..	..
1557	Ballard	..	Kentucky	23	Single	..	October	8,	..	..
1558		..				..

LIST OF APPLICANTS *for admission, during the past year, who were refused admittance for want of room.*

Date.	Number of Patients.	County.
October 19, 1874	4	Jefferson.
October 13, 1874	1	Tennessee.
October 16, 1874	1	Breckinridge.
October 19, 1874	1	Jefferson.
October 18, 1874	1	Caldwell.
October 19, 1874	4	Jefferson.
October 20, 1874	1	Breckinridge.
October 23, 1874	1 and two children.	Hickman.
October 24, 1874	1	Henderson.
October 24, 1874	1	Washington.
October 26, 1874	1	Kenton.
October 30, 1874	1	Metcalfe.
November 7, 1874	1	Breckinridge.
November 9, 1874	1	Cumberland.
November 28, 1874	1	Cumberland.
December 2, 1874	1 colored	Hardin.
December 2, 1874	1	Hancock.
December 10, 1874	1	Washington.
December 11, 1874	2	Owen.
December 16, 1874	1 colored	Caldwell.
December 26, 1874	1	Clay.
January 14, 1875	1	Lincoln.
January 20, 1875	1	Wayne.
January 29, 1875	1	McCracken.
February 1, 1875	1	Marion.
February 2, 1875	1	Hart.
February 23, 1875	1	Boyle.
February 23, 1875	1	Daviess.
March 8, 1875	1	Hickman.
March 11, 1875	1	Bath.
March 29, 1875	1	Jefferson.
March 29, 1875	1 colored	Trigg.
April 1, 1875	1	Todd.
April 7, 1875	1	Hart.
April 22, 1875	1	Campbell.
April 28, 1875	1	Hancock.
May 9, 1875	1	Harlan.
May 11, 1875	1	Ballard.
May 16, 1875	1	Daviess.
May 17, 1875	1	Newport.
May 23, 1875	1	McCracken.
May 24, 1875	1	Floyd.
May 30, 1875	1	Webster.
June 1, 1875	1	Ballard.
June 2, 1875	1	Hardin.
June 5, 1875	1	Daviess.
June 17, 1875	1	Marion.
June 26, 1875	1	Hickman.
July 2, 1875	1	Marion.
July 7, 1875	1	Simpson.
July 7, 1875	1	McCracken.
July 7, 1875	2	Gallatin.

LIST OF APPLICANTS—Continued.

Date.	Number of Patients.	County.
July 28, 1875	1 colored	
July 30, 1875	1	Edmonson.
August 19, 1875	1	Bourbon.
August 21, 1875	1	McCracken.
September 1, 1875	1	Warren.
September 9, 1875	1	Shelby.
September 12, 1875	1	Jefferson.
September 29, 1875	2	Washington.
Total	69 and two children.	

NAMES OF PATIENTS *supported in whole or in part, from the Public Treasury, October 10th, 1874, to October 10th, 1875.*

FEMALES.

Names.	Date of admission.	Residence.
Emily Harkelrode	September 30, 1865	Knox.
Nancy Scott	October 23, 1854	Eastern Asylum.
Lucy Darby	October 23, 1854	Eastern Asylum.
Lizzie McClellan	April 11, 1860	Mason.
Lydia Relliford	November 3, 1866	Logan.
Mary Bond, jr.	December 29, 1866	Hopkins.
Huldah Bond	December 29, 1866	Hopkins.
Eliza A. Stinson	June 12, 1868	Marshall.
Sarah R. Marshall	October 23, 1854	Eastern Asylum.
Winnie Spelman	September 1, 1855	Muhlenburg.
Lucy Adams	August 6, 1857	Ballard.
Anna Hutton	September 11, 1857	Grayson.
Nancy Carpenter	July 11, 1859	Bath.
Anna Keisiler	July 4, 1859	Jefferson.
Sentian P. Tinsley	August 10, 1865	Allen.
Mary Adams	November 20, 1860	Oldham.
Edith Finch	May 9, 1860	McCracken.
Mary Beavers	May 13, 1864	Hardin.
Lucretia Whitlow	May 14, 1864	Allen.
Rachel Jones	August 19, 1865	Butler.
Naomi Simonson	July 16, 1859	Campbell.
Martha Head	July 31, 1861	Hopkins.
Sarah A. Kirby	April 27, 1863	Muhlenburg.
Mary Toomey	March 11, 1864	Jefferson.
Mary Calhoun	July 30, 1864	Ballard.
Francis Hindman	June 8, 1865	Warren.
Hannah Halloran	August 30, 1866	Jefferson.
Mary McGrew	July 20, 1866	Jefferson.
Maria Wood	July 20, 1866	Jefferson.
Nancy Lee	January 6, 1866	Christian.
Abby Downey	April 7, 1865	Jefferson.
Abigail Kinman	March 27, 1866	Jefferson.
Elizabeth Hagan	June 2, 1866	Marion.
Mary Peyton	June 29, 1866	Fulton.
Joanna Murphy	July 20, 1866	Jefferson.
Martha S. Davis	October 10, 1866	Hickman.
Artemisia Tucker	November 7, 1872	Marion.
Lucy Calvert	May 16, 1858	Trimble.
Martha Lee	October 27, 1866	Marshall.
Gertrude Liebert	January 26, 1867	Jefferson.
Kathrine Liebert	January 26, 1867	Jefferson.
Mary O. Malley	November 29, 1867	Mason.
Mary See	December 28, 1867	Gallatin.
Sarah Daugherty	December 20, 1869	Butler.
Mary Robertson	April 8, 1867	Laurel.
Bridget McGuire	November 21, 1867	Kenton.
Ellender Jaggers	October 23, 1867	Hart.
Theodosia Wells	November 1, 1867	Logan.
Biddie Bride	February 26, 1867	Jefferson.
Margaret Cavanaugh	December 17, 1867	Jefferson.
Elizabeth Hardy	October 22, 1867	Nelson.
Mary Davis	October 29, 1867	Madison.
Mary Mellfresh	August 16, 1867	Daviess.
Caroline Leingaug	April 26, 1868	Jefferson.
Mary Davis	March 8, 1868	Henderson.
Rebecca Leach	May 29, 1868	Jefferson.

LIST OF PATIENTS—Continued.

Names.	Date of admission.	Residence.
L. T. Haddon	November 21, 1868	Calloway.
Mary Mason	March 2, 1868	Calloway.
Nancy Shenalt	September 10, 1868	Livingston.
Theresa Kidd	December 8, 1868	Green.
Elizabeth Burnett	June 6, 1873	Grayson.
Bridget Curley	January 25, 1873	Jefferson.
Susan E. Heady	October 27, 1873	Webster.
Mary Brewer	August 15, 1873	Christian.
Mary Cobb	January 4, 1873	Trigg.
Sydney A. Coffey	October 27, 1873	Christian.
Mary E. Davis	February 14, 1873	Hopkins.
Nancy Jaynes	August 12, 1873	Warren.
Susan E. Kiper	March 26, 1873	Grayson.
Narcissa Lambert	August 29, 1873	Christian.
Mary Baldwin	July 1, 1873	Ohio.
Belle Gott	June 18, 1874	Edmonson.
Effie Ford	November 7, 1872	Calloway.
Christina Rowdin	February 18, 1873	Henderson.
Margaret Jackson	September 8, 1874	Simpson.
Matilda E. Dorris	March 12, 1874	Webster.
Elizabeth Sweitzer	June 13, 1874	Jefferson.
Eliza Watkins	September 24, 1874	Trigg.
Mary Scott	September 16, 1874	Webster.
Mary O'Hara	July 13, 1874	Jefferson.
Coantha Hatcher	February 3, 1874	Marshall.
Isabella P. Dixon	September 1, 1874	Henderson.
Elizabeth Doison	June 18, 1874	Bracken.
Mary Bledsoe	July 7, 1874	Grayson.
Mary E. Woodruff	August 14, 1869	Union.
Frances Berry	May 5, 1868	Garrard.
Mary J. Bruner	May 29, 1869	Grayson.
Harriet B. Grissom	February 23, 1869	Adair.
Mary A. Burnett	January 11, 1869	Trigg.
Jane Cambron	November 18, 1869	Nelson.
Nancy Laley	April 7, 1869	Muhlenburg.
Betty McGee	October 26, 1866	Spencer.
Kate Davis	December 29, 1863	Henderson.
Elizabeth J. Hodges	March 24, 1870	Logan.
Victoria Curtsinger	June 28, 1870	Graves.
Mary Shepherd	April 7, 1870	Whitley.
Sarah E. Ritchie	April 26, 1870	Breckinridge.
Frances J. Warden	January, 1871	Graves.
Lydia Brown	July 20, 1871	Hardin.
Sarah A. Hocker	July 18, 1871	Ohio.
Susan Graves	August 30, 1871	Crittenden.
Sarah C. Langston	March 11, 1871	Todd.
Fannie G. Bently	January 8, 1872	Meade.
Miranda Overhulls	April 10, 1871	McLean.
Virginia Chaffin	May 20, 1872	Warren.
Mary P. Clifton	October 4, 1872	McCracken.
Martha O. Morrow	June 15, 1872	Logan.
Lydia V. Ford	June 6, 1873	Ohio.
Elizabeth Patterson	October 7, 1874	Graves.
Delila Hendrick	July 14, 1874	Simpson.
Sallie A. Fuqua	July 13, 1874	Edmonson.
Mary Cole	August 25, 1874	Hardin.
M. A. Newman	June 19, 1874	Metcalfe.
Emily Bibb	September 4, 1874	Todd.
Elizabeth O. Rigdon	February 13, 1874	Edmonson.
Susan C. Ingals	April 1, 1874	Pendleton.

LIST OF PATIENTS—Continued.

Names.	Date of admission.	Residence.
Elizabeth Crosen	August 15, 1873	Trigg.
Mary C. Downs	January 4, 1871	Larue.
Joanna O'Shaughnessy	March 28, 1866	Jefferson.
Lucy Dismukes	October 11, 1874	Christian.
Juliet Terrell	October 21, 1874	Nelson.
Usurla Ohnmecht	October 26, 1874	Jefferson.
Annie C. Grimes	October 26, 1874	Jefferson.
Nancy Smith	October 27, 1874	Webster.
Fredrica Ahl	October 26, 1874	Jefferson.
Mary E. Vanwinkle	October 30, 1874	Mercer.
Temperance Clark	December 2, 1874	Muhlenburg.
Mary E. Patton	December 5, 1874	Crittenden.
Jane Butler	December 13, 1874	Calloway.
Laney Daniels	December 31, 1874	Kenton.
Sophia Driskell	January 5, 1875	Hancock.
Sirilda E. Gainer	March 12, 1875	McCracken.
Alice W. Walrond	April 6, 1875	Clark.
Nancy Brown	April 10, 1875	Henderson.
Columbia H. Sandige	April 26, 1875	Warren.
Amanda Funk	April 26, 1875	Hardin.
Margaret Hale	May 18, 1875	Hickman.
Sarah Sutton	May 29, 1875	Union.
Sally Dickson	May 29, 1875	Hart.
Polly Hodge	June 3, 1875	Crittenden.
M. M. D. Moore	June 3, 1875	Crittenden.
Sarah A. Anderson	June 3, 1875	Crittenden.
Bridget McCrahen	June 9, 1875	Fulton.
Charity Baker	June 11, 1875	Jackson.
Martha Bowles	June 14, 1875	Webster.
Elizabeth Alvey	June 21, 1875	Union.
Sally Henson	June 30, 1875	Hopkins.
Barbara Brower	July 6, 1875	Graves.
Mary Baldwin	July 10, 1875	Christian.
Adelaide Young	July 31, 1875	Christian.
Martha Lassiter	August 8, 1875	Calloway.

MALES.

Jesse Atkins	October 31, 1854	Union.
O. E. Mosely	October 5, 1854	Logan.
Thomas Earnest	November 9, 1854	Eastern Asylum.
George Young	November 9, 1854	Eastern Asylum.
Greenup Cannon	November 9, 1854	Eastern Asylum.
J. S. Pemberton	September 2, 1856	Union.
Obe Garnett	September 29, 1856	Barren.
James B. Colburn	February 22, 1857	McCracken.
Mark Cogan	July 1, 1858	Daviess.
Justan McMannus	November 1, 1857	Hart.
John. W. McLean	October 5, 1865	Jefferson.
Jesse Angell	October 14, 1860	Logan.
James Sloane	December 1, 1863	Christian.
Hugh Maxwell	October 16, 1866	Marion.
John Hackett	June 13, 1858	Greenup.
F. M. Neeley	August 19, 1858	Warren.
William P. Davis	November 7, 1859	Ohio.
Richard Seizer	November 30, 1859	Hardin.
Dennis Malloy	August 27, 1859	Bourbon.
John P. Myers	August 20, 1859	Pendleton.

LIST OF PATIENTS—Continued.

Names.	Date of admission.	Residence.
Thomas Conner	November 29, 1860	Jefferson.
John Wiley	March 9, 1860	Bracken.
Thomas Comer	March 21, 1860	Mason.
Walter R. Fryer	June 13, 1860	Pendleton.
James M. Dickinson	March 7, 1860	Clay.
Samuel Stephens	April 15, 1861	Whitley.
William Piatt	March 18, 1864	Muhlenburg.
James Turpin	August 13, 1864	Garrard.
George W. Hawkins	March 9, 1864	Logan.
Benjamin Brown	September 23, 1865	Mason.
Rollin Sherman	September 13, 1865	Butler.
Stephen Prather	April 29, 1865	Webster.
J. G. Hunt	July 28, 1865	Marion.
Mazingo	October 16, 1865	Christian.
George Putty	September 28, 1865	Christian.
Morgan B. Pearce	November 10, 1865	Henry.
James W. McCord	December 26, 1865	Graves.
J. F. Grinstead	May 28, 1865	Hart.
Thomas Jones	November 12, 1865	Adair.
Jasper Stone	July 7, 1866	Union.
John C. Adams	November 9, 1866	Hickman.
Edmund Ray	March 31, 1866	Livingston.
N. D. Wheeler	November 29, 1866	Pendleton.
Henry Estes	May 31, 1866	Muhlenburg.
Samuel Faulkner	January 19, 1866	Breckinridge.
H. R. Nicholson	March 9, 1866	Christian.
Dennis Sullivan	April 16, 1866	Jefferson.
Jesse C. James	March 28, 1866	Jefferson.
James C. Jones	December 15, 1866	Todd.
William Newman	June 24, 1867	Simpson.
William Blackwood	December 11, 1867	Campbell.
Herman Weir	March 21, 1867	Edmonson.
Joseph Bennett	March 17, 1867	Lewis.
John Hartley	February 16, 1867	Greenup.
Lewis H. Miller	May 3, 1867	Hardin.
Benj. Anderson	October 21, 1867	Boyd.
John McRea	September 9, 1867	Mercer.
Basil Shaw	April 23, 1867	Hart.
Peyton Phegley	September 9, 1867	Ohio.
Thomas J. Edwards	April 15, 1867	Hart.
Q. C. Austin	August 23, 1867	Ohio.
James E. Couty	March 23, 1867	Jefferson.
Cyrus C. Miller	July 9, 1867	Hopkins.
Joel P. Burton	January 16, 1867	Pulaski.
Robert B. Kennedy	December 12, 1867	Trigg.
Leland Whaley	October 22, 1867	Harrison.
James R. Kincheloe	October 24, 1867	Muhlenburg.
Edward Cortilon	May 25, 1867	Jefferson.
W. J. Gentry	May 28, 1867	Bullitt.
Casper Karthofer	December 12, 1867	Jefferson.
William C. Garland	February 19, 1868	Calloway.
John Dailey	May 30, 1868	Warren.
Benjamin Marlow	September 5, 1868	Clinton.
William P. Dobbin	December 12, 1868	Hopkins.
John R. Sanders	September 30, 1868	Warren.
George M. Hocker	October 21, 1868	Ohio.
George W. Stephens	August 20, 1868	Warren.
John Callahan	May 5, 1868	Jefferson.
William Jones	November 4, 1868	Hardin.
Singleton Miller	May 17, 1871	Daviess.

LIST OF PATIENTS—Continued.

Names.	Date of admission.	Residence.
John D. Wills	October, 1867	Nelson.
John W. Gardner	May 13, 1868	Warren.
William Knoepler	May 21, 1868	Jefferson.
Benj. F. Gray	September 21, 1868	Hardin.
John Hugel	January 16, 1868	Jefferson.
William Florence	April 20, 1868	Hardin.
Blasins Schickinger	April 9, 1868	Jefferson.
Samuel Sloan	January 5, 1869	Simpson.
William P. Manning	January 1, 1870	Warren.
Jackson Clark	February 25, 1869	Hart.
Richard Gillespie	August 9, 1869	Warren.
Andrew Burton	February 10, 1869	Warren.
Jasper Eastwood	April 10, 1869	Marshall.
William R. Barlow	February 24, 1869	Warren.
Reese Wright	November 15, 1869	Hopkins.
Thomas McCran	March 16, 1869	Jefferson.
Jesse Jameson	January 30, 1869	Daviess.
J. F. Williams	October 11, 1869	Warren.
John Becker	August 17, 1869	Jefferson.
Edward Yarbrough	November 9, 1854	Eastern Asylum.
John Cash	June 8, 1866	Hardin.
Edward Hines	May 17, 1866	Larue.
Robert Hopper	January 27, 1870	Metcalfe.
A. Dority	October 28, 1870	Christian.
James Crutchfield	November 11, 1870	McCracken.
Samuel H. Harrington	April 1, 1870	Warren.
Thomas Otis	March 14, 1870	Christian.
Andrew Craig	August 29, 1870	Hickman.
Richard A. Shirley	October 11, 1870	Metcalfe.
Alexander Winstead	February 17, 1870	Hopkins.
William T. Neal	April 27, 1870	Crittenden.
James S. McCune	January 28, 1873	Jefferson.
Patrick Conner	May 28, 1871	Grayson.
Thomas Foreman	April 13, 1871	Jefferson.
Alexander French	May 8, 1871	Bullitt.
William A. Raney	May 3, 1871	Cumberland.
George Bottom	December 8, 1873	Henderson.
George White	October 25, 1871	Union.
Alonzo Horn	January 31, 1871	Hardin.
William Tugman	June 7, 1871	Trigg.
Pleasant Flanary	April 2, 1871	Crittenden.
———— Somes	April 18, 1871	Warren.
John J. Bell	December 29, 1871	Nelson.
Richard Green	February 21, 1871	Logan.
Alney M. Robertson	January 3, 1872	Muhlenburg.
David Fremont	January 17, 1872	Christian.
Josiah Langford	November 5, 1872	Monroe.
Alonzo Gooch	June 25, 1872	Hopkins.
J. F. Williams	October 23, 1872	Warren.
Henry T. Barnes	October 29, 1872	Grayson.
Martin Meador	October 15, 1872	Monroe.
James R. Gore	August 31, 1872	Calloway.
Benj. Fenwick	December 27, 1872	Breckinridge.
James Boothe	July 3, 1872	Bracken.
George Bradley	November 3, 1872	Calloway.
William Reeves	October 19, 1873	Ballard.
Wm. McDonall	January 30, 1873	Daviess.
L. T. Deckherd	February 1, 1873	Hardin.
R. W. Peak	May 19, 1873	Meade.
John Cabell	June, 1873	Henderson.

LIST OF PATIENTS—Continued.

Name.	Date of admission.	Residence.
Joseph Rutledge	August 21, 1873	Daviess.
Gavin Alves	March 13, 1873	Henderson.
Wesley Applegate	August 19, 1873	Christian.
Thomas Morris	January 28, 1873	Jefferson.
Aaron Clark	September 2, 1873	Warren.
William T. Allison	January 14, 1873	Muhlenburg.
Caswell Hibbs	November, 1873	Graves.
James Kelly	January 28, 1873	Jefferson.
John F. Passy	August 15, 1873	Muhlenburg.
Garrett McAuliffe	January 28, 1873	Jefferson.
Charles W. Oaks	April 12, 1874	I. for Feeble-Mind.
Edward McKinney	April 12, 1874	I. for Feeble-Mind.
James Butterworth	April 12, 1874	I. for Feeble-Mind.
Nathan W. Pope	August 18, 1874	Allen.
Henry F. Boren	October 6, 1874	Allen.
Henry Curry	July 13, 1874	Jefferson.
Benj. Sanders	March 7, 1874	Livingston.
J. R. Page	July 4, 1874	Jefferson.
Elisha Prime	January 2, 1874	Jefferson.
George Thompson	January 10, 1874	Daviess.
James M. Redman	June 30, 1874	Laure.
Asberry Downes	January 23, 1874	Meade.
Charles O'Brien	February 15, 1874	Breckinridge.
Harvey Parker	May 23, 1874	Hopkins.
W. G. Caswell	March 10, 1874	Edmonson.
Orestes A. Douglass	July 1, 1874	Hancock.
Joseph Ratcliffe	September 24, 1874	Marshall.
Archer Bowling	June 3, 1874	Henderson.
J. W. Kinney	September 26, 1874	Henry.
Isaac H. Barger	September 29, 1874	Russell.
Samuel Wilkins	May 17, 1874	Hopkins.
John Wyatt	May 30, 1874	Calloway.
Joseph Williams	July 23, 1874	Graves.
Alford H. Smith	July 15, 1874	Webster.
Benj. Doom	May 21, 1874	Nelson.
Henry Puckett	April 12, 1874	I. for Feeble-Mind.
Jeremiah Wood	April 12, 1874	I. for Feeble-Mind.
George W. Shepherd	April 12, 1874	I. for Feeble-Mind.
John Bebout	April 12, 1874	I. for Feeble-Mind.
Madison Gordon	April 12, 1874	I. for Feeble-Mind.
Joseph T. Rose	August 5, 1874	Breckinridge.
Henry B. Landon	August 19, 1874	Graves.
John F. Fenwick	February 15, 1874	Breckinridge.
William M. McElroy	September 18, 1874	Allen.
Henry C. Thurman	September 4, 1874	Henderson.
William T. Jones	November 25, 1873	Calloway.
Thomas Larson	January 31, 1873	Kenton.
William F. Smith	May 11, 1874	Trigg.
William Ellis	September 5, 1869	Mercer.
Charles H. Royal	October 10, 1874	Ohio.
James Dunavan	October 21, 1874	Warren.
David L. Wolford	October 24, 1874	Carter.
Lewis Baker	October 26, 1874	Jefferson.
Pat. Moran	October 26, 1874	Jefferson.
James Sloss	October 26, 1874	Jefferson.
John B. Terrell	October 28, 1874	McCracken.
James M. Jones	November 6, 1874	Marshall.
Joseph H. Nelson	November 29, 1874	Adair.
William L. Scott	December 9, 1874	Trigg.
Samuel P. Ramsey	December 28, 1874	Graves.

LIST OF PATIENTS—Continued.

Name.	Date of admission.	Residence.
William S. Taylor	January 19, 1875	Ballard.
Andrew Jackson	January 21, 1875	Allen.
John Bond		
James A. Lewis	February 23, 1875	McCracken.
Jefferson G. Brown	March 3, 1875	Hardin.
Davis Chamberlain	March 12, 1875	Russell.
E. B. Vertess	March 17, 1875	Hardin.
Lewis Williams	March 26, 1875	Henderson.
James Jones	March 30, 1875	Grayson.
D. D. Lockhart	April 13, 1875	Daviess.
James W. Gilliland	April 14, 1875	Meade.
Rufus K. Williams	April 29, 1875	Graves.
John Senson	April 30, 1875	Daviess.
William B. Weathers	May 12, 1875	Nelson.
John B. Hudson	May 13, 1875	Trigg.
Henry Tarpley	May 22, 1875	Hickman.
Worden P. Morrison	June 8, 1875	Hardin.
William N. Richardson	June 16, 1875	Livingston.
James Hodge	June 21, 1875	Crittenden.
G. H. Clark	June 22, 1875	Daviess.
James T. Harris	June 25, 1875	Union.
Joseph Williams	June 28, 1875	Graves.
Charles S. Lyon	July 2, 1875	Livingston.
J. H. Boyd	July 22, 1875	Caldwell.
Nathan K. Pope	July 30, 1875	Warren.
Primas Melton	August 19, 1875	Webster.
George W. Luckett	August 31, 1875	Daviess.
William Robb	September 12, 1875	Calloway.
Henry Haynes	September 21, 1875	Grayson.
Hamilton Whiteside	October 8, 1875	Ballard.

NAMES OF FEMALE PAY PATIENTS PRESENT DURING THE YEAR ENDING
OCTOBER 10TH, 1875.

Name.	Date of admission.	Residence.
Mary A Johnston	July 9, 1873	Christian.
Mrs. E. B. Seeley	October, 1873	Warren.
Mary F. Murphy	January 19, 1866	Casey.
Alice W. Waldron	April 6, 1875	Clark.
Margaret Hale	May 18, 1875	Hickman.
Sallie Dickson	May 29, 1875	Hart.
Adelaide Young	July 31, 1875	Christian.

MALE PAY PATIENTS.

Name.	Date of admission.	Residence.
Robert Muir	November 30, 1855	Todd.
Nathaniel Cotton	December 18, 1857	Nelson.
Green Fowler	June 9, 1867	Hardin.

LIST OF PATIENTS—Continued.

Name.	Date of admission.	Residence.
Monroe Talbot	February 20, 1868.	Nelson.
James S. McIlwain	November 1, 1870	Simpson.
John D. Givens.	January 11, 1872	Union.
George M. Skaggs	December 11, 1873	Warren.
John Fortson	September 30, 1874	Christian.
John C. Gibson	January 17, 1870	Hopkins.

Legislative Document No. 10.

REPORT

OF THE

KENTUCKY ASYLUM

FOR THE

EDUCATION OF THE BLIND,

(AT LOUISVILLE, KENTUCKY),

FOR THE YEAR ENDING NOVEMBER 1, 1875.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:

PRINTED AT THE KENTUCKY YEOMAN OFFICE.

JAMES A. HODGES, PUBLIC PRINTER.

1876.

OFFICERS AND TEACHERS OF THE KENTUCKY ASYLUM FOR THE EDUCATION OF THE BLIND.

COMMISSIONERS.

TERM EXPIRES MAY 1ST, 1877.

W. N. HALDEMAN.

HON. WM. F. BULLOCK.

HON. T. L. JEFFERSON.

TERM EXPIRES MAY 1ST,

HON. JAMES HARRISON.

HON. H. J. STITES.

Z. M. SHERLEY.

TERM EXPIRES MAY 1ST, 1881.

DR. T. S. BELL, PRESIDENT.

WM. KENDRICK.

GAVIN H. COCHRAN.

TREASURER.

JOHN G. BARRET.

SECRETARY AND SUPERINTENDENT.

B. B. HUNTOON.

STEWARD.

E. J. VAUGHAN, M. D.

MATRON.

MRS. SARAH J. HUNTOON.

TEACHERS.

MISS CLARA MATTINGLY.

MISS MARY ANDERSON.

MISS JULIA PURNELL.

TEACHER OF MUSIC.

WILLIAM PLATO.

TEACHER OF HANDICRAFT.

DAVID LASCH.

SEAMSTRESS.

MISS SUSAN SATTERTHWAITE.

PHYSICIAN.

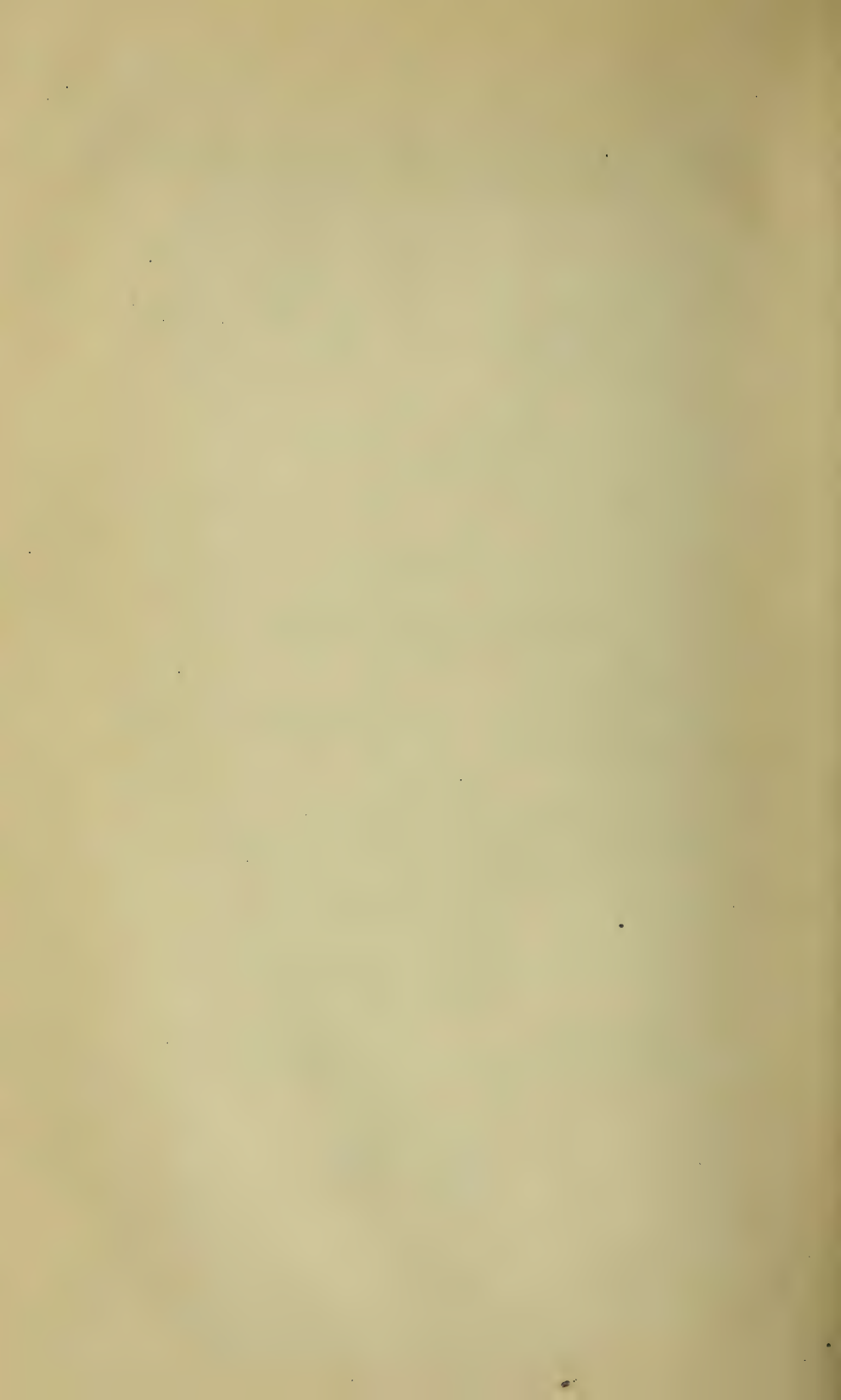
T. S. BELL, M. D.

ASSISTANT PUPILS.

ALICE WALKER.

LOUISA MONOHAN.

CHARLES FREDERICK.



KENTUCKY INSTITUTION FOR THE EDUCATION OF THE BLIND, }
LOUISVILLE, KENTUCKY, December 1, 1875. }

*To His Excellency, JAMES B. MCCREARY, Governor of the Commonwealth
of Kentucky:*

HONORED SIR: Under the direction of the Board of Commissioners
of the Kentucky Asylum for the Education of the Blind, I herewith
transmit their Report for the year ending November 1, 1875.

I am, with great respect, yours,

T. S. BELL, *President*

Of the Board of Commissioners of the Ky. Asylum for Educating the Blind.

REPORT OF THE COMMISSIONERS OF THE STATE SCHOOL FOR THE BLIND.

The Commissioners of the Kentucky Asylum for Educating the Blind respectfully report, that the past session of the school, having the largest number of pupils ever assembled in the Institution, was the most gratifying in its general results of any that have been attained in the previous existence of the school. At no former period in its history have we ever known as great a desire to study, nor have we ever seen among the pupils as much progress. The Superintendent, the Matron, and all the teachers, have been faithful in the discharge of all their duties, and have been rewarded in that highest of all remuneration to them—the improvement of the pupils. To the Commissioners of this school the evidences of progress have been highly gratifying; but we should be more highly gratified in seeing the blessings, which the Commonwealth of Kentucky has provided for its blind children, enjoyed by every capable blind child in the State. We resort to all the means we possess or can devise to cause a knowledge of the character of this school to be carried to every portion of the State. But we are painfully conscious that there are many Kentucky blind children who should be in this school, who are kept away, chiefly through want of means for traveling, or, to some extent, by ignorance of the character of the school. To us who see the magnitude of the blessings which training in this school confers on the pupils, it is almost inexplicable that any blind children shall be kept from the elevating and ennobling ministrations secured to them by the just recognition of duty, which the Commonwealth has persistently maintained toward the blind through many blissful years to blind pupils. But we know that it is difficult, if not impossible, to correctly impress upon those entirely inexperienced and uninformed, a proper recognition of the endowments of the blind for the ameliorating and rectifying and advancing powers of education. To the class to which we refer, the idea of making the blind, by means of education, self-supporting, seems utterly futile. But useful and valuable as instruction and training are toward this exaltation to self-respect and independence, there is a higher field for the blind in what is called intellectual education. We cannot understand how any possible reason can be given for a decree, that the

loss of that almost divine faculty, physical vision, for acquiring a knowledge of the treasures of nature, shall have heaped upon it that great and deplorable evil—blindness of the intellect. In our ample experience and observation among the pupils of this school, we find that when the minds of the blind are quickened, invigorated, and guided by education, they may, upon comparison with the uninstructed blind, be regarded as almost lifted away from what are properly called the defective classes of the Commonwealth. We know that to the blind pupils of this school, the ways of cultivated and trained wisdom, the wisdom of the ages, the recorded experiences of mankind, are as winning and as attractive as among any seeing pupils. Who can frame a just reason or excuse why these anxious, groping blind pupils shall not be placed, by the common consent of the people and the strong arm of the Commonwealth, in these ennobling paths, and aided and encouraged to walk in them? If any class is to be neglected, Christian philanthropy and common sense, unite in saying that the blind children shall not be that class.

One of the greatest masters of literature and of history, nobly and eloquently says: "But what shall we say when we reflect that from hence" (the great works of Athenian genius) "have sprung, directly or indirectly, all the noblest creations of the human intellect; that from hence were the vast accomplishments and the brilliant fancy of Cicero, the withering fire of Juvenal; the plastic imagination of Dante; the humor of Cervantes; the comprehension of Bacon; the wit of Butler; the supreme and universal excellence of Shakspeare? All the triumphs of truth and genius over prejudice and power, in every country and in every age, have been the triumphs of Athens. Wherever a few great minds have made a stand against violence and fraud, in the cause of liberty and reason, there has been her spirit in the midst of them; inspiring, encouraging, consoling;—by the lonely lamp of Erasmus; by the restless bed of Pascal; in the tribune of Mirabeau; in the cell of Galileo; on the scaffold of Sydney. But who shall estimate her influence on private happiness? Who shall say how many thousands have been made wiser, happier, and better by those pursuits in which she has taught mankind to engage; to how many the studies which took their rise from her have been wealth in poverty—liberty in bondage—health in sickness—society in solitude. Her power is indeed manifold at the bar, in the Senate; in the field of battle; in the schools of philosophy. But these are not her glory. Wherever literature consoles sorrow or assuages pain—wherever it brings gladness to eyes which fail with

wakefulness and tears, and ache for the dark house and the long sleep—there is exhibited, in its noblest form, the immortal influence of Athens.”

The streams that flow through all our habits of thought and action have their origin in this perpetual fountain; “fresh in eternal youth, exempt from mutability and decay, immortal as the intellectual principle from which they derived their origin, and over which they exercise their control.” Shall we that have freely received not freely give?

We hold as a self-evident truth, that the blind, instead of finding in their defect a barrier to these pure and lofty incentives to great thoughts and noble deeds, plead imperatively that their intellectual eyes shall be opened to the enjoyments, the strength and the vigor that three thousand years of civilization have found in intellectual pursuits. If they may not perfectly rise to these great heights, they should be aided and encouraged to rise far above a state of helpless dependence—far above the degrading and demoralizing influences that are essentially a part of that state. Of themselves they cannot make a pool of Siloam, but the Commonwealth has enacted the part of Shallum and repaired the walls of the pool. For these reasons we gladly give our time, our labor and care, to every feasible method of instructing the blind as fully as possible, in everything that may be useful to them in enlarging, invigorating, and clearing their intellectual powers; in fitting them for the duties of citizenship in their largest scope. One of the ablest, most learned and most useful members of the British Parliament during the ministry of Mr. Gladstone, is a blind man—Professor Henry Fawcett. When his father was lamenting the loss of his son’s sight, the sufferer said: “Rejoice with me that my health is unimpaired, my purpose still strong, and my spirit as cheerful as ever.” He is one of the foremost men of his age. Among the great thinkers of Great Britain he is now recognized as the first. He holds the chair of Political Economy in the University of Cambridge, and as a teacher and an author on the subject of Political Economy he is well nigh unrivaled. His manual on the subject is the text-book in many colleges. He is the companion of Sir Charles Dilke, Auberon Herbert, and P. W. Taylor, and they are the leaders of that political party called the advanced liberals. When John Bright left the leadership of the independent benches for a cabinet position, this blind man was fully recognized as the most worthy for the place. His works on “The British Laborer,” on “Poor Laws and Pauperism,” on “Pauperism, its Causes and Remedies,” and on “National Education,” have scarcely

ever been equaled. He is confessedly the first man in point of ability now in the British Parliament. Blackwood's magazine for August, 1875, in a "Review of the Session," with a hatred for everything but intense Toryism, in speaking of the debates of the session, says: "While on the other side, Mr Fawcett is perhaps the only member of the Opposition who may be said in any way to have improved his position." No eye as readily lays open a sham in reforming abuses, as that of "the blind statesman of England;" no one so readily "detects the softly sheathed sting," no one is more clear and triumphant in his warnings against deceitful pretences for helping the feeble against the strong. The world will not lose by multiplying crops of such men.

We have in former reports given accounts of many blind men; some of whom filled stations of high responsibility; others successfully conducted business of an intricate character; of others who were successful in various departments of art, and of various pursuits successfully managed. They serve to show how nearly the educated and trained blind can make the sense of touch fulfill many of the purposes of vision. Even to the seeing touch is a faculty of the highest importance as an aid to perfectness of sight. Touch has much to do in distinguishing relations of space, and "has the special power of judging of all matter within reach, at once as to resistance, volume, and weight." It is, as Helmholtz says; "limited, and the distinction it can make between small distances is not nearly so accurate as sight. Yet the sense of touch is sufficient, as experiments upon persons born blind have proved, to develop complete notions of space." He adds: "We are continually controlling and correcting the notions of locality derived from the eye by the help of the sense of touch, and always accept the impressions of the latter sense as decisive. The two senses, which really have the same task, though with different means of accomplishing it, happily supply each other's deficiencies. Touch is a trustworthy and experienced servant, but enjoys only a limited range." Our labors in training the blind are founded upon these philosophical truths; experience and study have enabled those who apply them to elevate the sense of touch among the educated blind to a position far above that of an "experienced servant"—in fact, to that of an intelligent guide and conductor, a constantly whispering angel of light. We successfully strive to so train the sense of touch, that it may make amends for the loss of sight.

The printed material for the use of the blind has been greatly enlarged in the past few years, and we know of no pupils that find

greater enjoyment in literature than the blind. The American Printing House for the Blind, created by the State of Kentucky, and having the co-operation of Pennsylvania, New Jersey, Delaware, Illinois, Ohio, and Missouri, has printed a large number of books, the selection of which was made, to a great extent, under the advice of the Principals of the Blind Schools of the country. Through inventions of Mr. Huntoon, who is the Superintendent of this School, and Manager of the American Printing House for the Blind, facilities for supplying the blind with useful books have been largely multiplied. For instance, the cost of reprinting any of our books, when the demand was beyond the supply, was so great that it amounted in many cases to a prohibition. The invention of Mr. Huntoon enables him to stereotype from the paper page, at a cost not exceeding ten cents a page. Previous to this important invention, the cost of stereotyping was about five dollars a page. Mr. Huntoon's invention saves the cost of type-setting, and the American Printing House for the blind are able to reprint books for the blind at a charge but little beyond the cost of paper, press work, and binding. This is one of the most complete inventions ever made in printing for the blind; but this is only one of many inventions made by Mr. Huntoon for facilitating the teaching of the blind.

The cards by which the blind are taught to write, and with which they write lessons, compositions, letters, &c., cost, for single cards, from eighteen to thirty-six cents. The Managers of the American Printing House are able to furnish them, according to quality, at eight cents for the finest, and four cents for those less finely finished.

The teaching of mathematics, a science for which many blind pupils show a great aptitude, and an understanding of which is to them of inestimable value, was beset with almost insurmountable difficulty, until Mr. Huntoon devised a black-board, on which blind pupils make their diagrams for the solution of mathematical problems. The blind principal of the greatest blind school in England declared, while in Louisville, that the finding of that black-board for the blind, would have remunerated him for his journey from England, even though that had been the sole result. He had one manufactured in Louisville for the blind school in London. From an ample knowledge of what we are speaking about, we are satisfied that there is not a blind school anywhere that excels the Kentucky Institution in facilities for imparting instruction to the blind. There is not a "seeing" school in the world that has maps that even approach the excellence of those made by the Superintendent of the Kentucky School for the Blind, for the pupils under his charge.

We are constrained, from an imperative sense of duty, to urge upon the attention of the State authorities the necessity of legislative action in aid of our conscientious desire for increasing the number of the pupils in the school. Kentucky has, even under the grossly inaccurate reports of the census of 1870, only seven per cent. of her blind in the enjoyment of the blessings of this school. Kansas has 40 per cent. of her blind, under instruction; Iowa has 22 per cent. Some of the States are considerably below the per centage of Kentucky. Georgia has only $3\frac{1}{2}$ per cent. of her blind at school; Mississippi, Louisiana, Tennessee, and Texas, each has only 5 per cent. But terrible as the revelations of the census of 1870 are, we are satisfied that, in some very important particulars, they are not less than fifty per cent. below the actual facts. For example, the census for New Jersey reports the ratio of one blind person to 285.8 seeing persons; in New York, one in 1980; in Pennsylvania, one in 1999. But a legislative commission appointed by New Jersey to investigate the census tables on this subject demonstrates their fallacies. Those tables reported, as the number of "defectives of all classes," for New Jersey, 985, while the legislative commission ascertained that the number amounts to 2,100, of which 600 were blind.

If the people everywhere were properly awake to the necessity of educating the blind, if they should ever realize that education of the blind is not only a boon to the blind, but to the Commonwealth, as they easily could by patient, dutiful, and faithful investigation, these per centages of which we have spoken, instead of being meagre, would rise to a proper amplitude. If there were less namby-pamby pity for the blind, and a faithful recognition of duty toward these "defectives," and toward the Commonwealth, the blind and the State would reap vast benefits. Mr. C. D. Deshler, in an able paper on "The Defective Classes," says: "We meet a sad-faced blind child, and the tender woman by our side exclaims, 'Poor thing!' We also echo, 'How sad?' and pass on. We have paid our tribute of pity to a depth of woe that we could not comprehend, and which we did nothing to alleviate or cure." What a shame, a burning shame it is, that the world is too abundantly supplied with just such pity as Mr. Deshler describes, instead of that sense of duty which every one should recognize as an essential condition of life. Mr. Deshler adds to this description this statement: "As is the individual, so also is the Commonwealth; for the individual is society in miniature. The neighborhood, the municipality,

the State, the nation, take their hue from the units who compose them. If the people allow their pity to exhale in momentary sensations of sympathy, or restrict it to loquacious displays of compassion, the State will be moved by superficial emotion only. If the people make no self-denying efforts to alleviate or remedy distress, the State will solace itself by a partial or imperfect performance of its duty, and, like its constituent unit, will complacently refer to the little that it has done as an excuse for the much that it has left undone, hiding from its mountain of obligation behind its mole-hill of performance. * * * * And thus it happens that these few noble institutions, with their hundreds only of inmates, stand before and hide from our eyes the tens of thousands who are distributed over the land without care and protection." We know that these cares must cost something, but it is also true that a people may be grievously injured in their prosperity by a foolish saving that entails more expense than the amount saved. Only that State is "poor that cannot discharge its duties, that cannot mend its social evils or avert coming perils. That is ruinous economy that nourishes growing troubles because it costs something to prevent or remove them."

We speak of these things because they should form a part of the thoughts that must be devoted to an examination of duties, and to inquiries as to their performance. They are not intended as complaints against the authorities of the Commonwealth of Kentucky. They have, with great liberality and an enlightened judgment, performed their duties toward the blind children of the State, in providing means for their care, education, and training. But there is remissness in duties toward the blind, not by the law-making power, but on the part of the assessors, who are required by law to report all cases of blindness in their respective counties. This duty is greatly neglected. The returns thus made are in some instances absurd. In one year there was reported for one county fifty one cases of blindness. In another county, containing more than twenty times the population of the "blind" county, only one case was reported. It is due to the Commonwealth and to its representatives in managing this School for the Blind, that accurate knowledge as to the numbers of blind in each county shall be obtained. The very best economy for the proper care of the blind is exhibited in educating them. This, and only this; can the State do for their elevation from the class of helpless dependents, to that nobility that consists in honest efforts to make a livelihood—by making the hands minister to the support of their owners. In a large number of instances we have known this to be done through the instrumentality of the Kentucky School for

the Blind. Hence our earnest and assiduous efforts to instruct and train the blind pupils as nearly as possible as we should instruct and train pupils that are not defective in any of their senses. In view of these truths, it is evident that in proportion to the number of the blind children of the State that can be placed under the influences of this school, the larger will be the amount of good conferred on the blind and upon the Commonwealth. We should rejoice if we could succeed in bestowing on every blind child in the State, capable of receiving them, all the blessings that the enlightened philanthropy of Kentucky has liberally provided for them.

We have urged upon the legislative authorities the necessity of a law for the grant of mileage to all blind pupils who should be in the school, but whose necessities prevent them from commanding the means for conveying them from their homes to the school. A law of this kind, carefully guarded in its provisions, passed the Senate. It should pass the House without a dissenting voice, and will undoubtedly receive the approval of the Governor. This will materially aid us in gathering pupils into the school, and with that the work of improvement begins, an improvement alike beneficial to the pupils and to the State.

Another measure of great importance to the blind and to the State should invoke legislative attention. We cannot present this important matter in more expressive terms, except in a single emendation, than we used in our report to His Excellency, Governor Leslie, in the Annual Report made December 7th, 1874, as the law required, but which was not submitted to the General Assembly, as it did not meet last winter. We then said: "While the State makes ample provision for enabling blind children to become well educated, and for training them into habits of self-supporting measures, some of the counties permit money allowances to be made to the families of blind children, as an aid toward taking care of them. We do not know of any family in the State that can take such care of blind children; that can improve and equip them for a useful life, to such a degree of permanent excellence, as the School for the Blind can. In many instances, these pitiful allowances work grievously to the detriment of the blind children, by not only depriving them of all the benefits the State has provided for them, but by furnishing them means to become hopeless, helpless, ignorant paupers. We hope that the wisdom of the Legislature will devise measures for prohibiting everything of this kind in all cases of blind children capable of being taught in the Asylum for Educating the Blind. In urging upon the attention of the General Assembly the ordainment of laws for

increasing the number of pupils in the Blind School, we are carrying forward the interests of the responsibilities conferred on us as guardians of the blind children of the State. If there were double the number of pupils in the school, this would be very far from doubling the expenses of the Institution, to say nothing of the universally recognized truth, that every community is benefited by the conversion of a drone into an honest and useful worker; by changing the life of a mere consumer into that of a meritorious producer. We see so many successful instances in the Blind School of these beneficences, that we cannot fail to become fully conscious of the vast utility of this Institution—a consciousness which we feel an imperative duty upon us to impress on all others as thoroughly as we can. If, as Commissioners of the Blind School, we were governed by selfish motives, we should be careless about filling it with pupils, for it should be self-evident to every thinker, that an increase of the number of pupils increases our cares, our solicitude, responsibilities, and labors. But that sense of duty that has hitherto induced us to industriously employ all proper means for extending the blessings of its educational powers to every blind child that we can hear of or reach in the State, is our only incentive in this.”

While we thus plead the cause of the blind that are cared for by the State, we are painfully conscious that there is a large class of those worthy objects of State beneficence, who are not the subjects of any useful care. It would probably be impossible to refer to any documents on which less reliance may be placed, than the tables of the national census. That of 1870 is not any improvement in accuracy upon its predecessors. But even in its crotchety figures we may find distressing facts. The returns show, according to Mr. Deshler, that “there are in the United States twenty-six institutions for the deaf and dumb, with 3,061 inmates; seven for the deaf and dumb and the blind combined, with 657 inmates; nineteen for the blind, with 1,433 inmates; and seven for the feeble-minded (idiots and imbeciles), with 686 inmates—a total of fifty nine institutions and 5,837 inmates. By the same authority, there are in the States where these institutions are located 12,178 deaf and dumb persons, 4,591 of the deaf and dumb and the blind combined, 14,725 who are blind, and 10,578 who are feeble-minded—or a total of 42,072, showing that in the States which have institutions for the care of these defectives less than fourteen per cent. of the whole number are cared for, the number provided for being 5,837, and the number uncared for 36,235. A further analysis of these statistics shows that in the same States about twenty-five per cent. of the deaf and dumb, fifteen per cent.

of the deaf and dumb and blind combined, eleven per cent. of the blind, and seven per cent. of the feeble-minded, are cared for.

These may well be termed distressing facts, and it is a part of the duty assigned to us by the Commonwealth to do all in our power to enlarge the number of blind pupils in receipt of the State's provident care, and to exert ourselves assiduously toward the great reduction of the numbers of the blind for whom no proper care is manifested. We should be unworthy of the trust reposed in us, were we to fail to make all proper exertions toward this great public interest. He must reason very indifferently, who supposes that the provisions made for educating and training the blind, are useful only to the blind pupils who receive the direct benefits. The indirect results to society and to the Commonwealth are very large factors, that should never be neglected, in estimates founded upon the difference between pauperism enforced by neglect, and the prevention of pauperism among the helpless blind, by teaching them self-respect, by rousing and inspiring their intellects, and by teaching them and training them in useful pursuits that enable them to earn their own livelihood. These are gratifications beyond price to those of us who have gratuitously devoted a large portion of our lives to the welfare of the blind pupils of Kentucky. The other side, the inevitable side of the picture, is almost too dark to look upon. It has been said, and sad experience bears testimony to its truth: "The lot of such of our defectives as are not provided for in institutions has no alleviating feature. Instead of being improved either physically, mentally, or morally, they are rapidly and inevitably gravitating lower and lower in the scale of humanity. While they are undergoing the swift process of degradation, they are subjected to want, suffering, pitiless exposure, and shameful outrage. They are rendered forever incapable of contributing to their self-support, and, with few exceptions, must become a public charge. Especially pitiable is the case of the large body of the feeble-minded. A great proportion of these are scattered among alms-houses, filthy, diseased, untaught, and unkempt, and in many cases they are treated with shocking indifference, or still more shocking indignity and even cruelty. Others are left in the normal care of ignorant or heartless relatives, to whom they are a burden and shame, and by whom, from want of knowledge, or means, or feeling, they are permitted to sink to a level lower than that of the beasts. As a whole, this multitude of defectives are a blot upon our civilization, a reproach against our enlightenment and Christianity, an indignity against humanity, and a shame to our States and people. These sightless eyes, deaf ears, mute tongues,

cellence of the work, that the discovery of as perfect an automatic ten- and impotent brains, are a perpetual witness against us before God and our own consciences; and hereafter we cannot relieve ourselves of our responsibility by pleading ignorance of the facts."

We have frequent opportunities of seeing some portions of these disagreeable features among some of those who spend their vacations at home, but especially among some of the new pupils. Their physical frames often show as much the want of proper care, judgment, and management as their minds. Under the healthful influences of the school, through the hygienic measures resorted to, care in diet and good training, many serious forms of physical suffering soon begin to improve. The difference which is annually obvious to us in the physical and mental condition of blind pupils at the beginning of a session and at its close is so great that we often wish that they could enjoy the genial influences of the school the entire year. Our Institution annually shows through its pupils, that which was seen by a member of the legislative commission of New Jersey, appointed to survey a field somewhat similar to that in our charge: that "healthfulness, happiness, and intelligence, are eloquent witnesses for the patient and effective training, and the tender and affectionate oversight of those who have them in charge. They are healthy, animated, playful, gay-hearted, and manifest a quickness of perception and a degree of intelligence that would be creditable to children in the enjoyment of all their faculties." These are not mute appeals, as they address themselves to our observation of the pupils in the State Blind School. They cogently say to us, that while all "the defective classes," the mute, the blind, and the feeble-minded, deserve the provident care of the Commonwealth, none of them give better returns for that care than the blind pupils. The mass of them are assiduous in study; they have promptly responded to the increased facilities for learning that the Superintendent has invented for them, and to the careful and devoted labors of their teachers, all of whom are earnestly alive to the sacred duty intrusted to them.

In addition to literary and musical instruction, the girls are taught the use of the sewing machine. They readily learn to thread the needles; some of them can take the machines apart, clean, oil, and put them together again. The new machine with automatic tension, of Wilcox & Gibbs, is so thoroughly adapted to the blind, that it looks as though it was invented especially for them. The tension has so much to do with success in the use of the machine, with the integrity and ex-

sion as this, is a discovery scarcely, if any, inferior to the invention of the sewing machine. In addition to this great improvement, this new machine of Wilcox & Gibbs has stamped on the cloth plate a table that shows the proper size of needle and length of stitch for each size of cotton or silk. To the left of this "stamped table" is a slot surrounded by a shield. A handle moves a cylinder, on the surface of which are the various numbers indicating the "stitches to the inch," and the handle is to be moved until the required number appears in the slot. The machine is now ready for work, and by attention to the "stamped table" and the slot, "good and durable work is secured." For example: if No. 70 thread is to be used, the table shows that the No. 2 needle is required, and this makes 22 stitches to the inch. The handle of the stitch regulator is turned then until 22 appears in the slot, and in this way other automatic powers than that named for the tension regulate the working of the machine. If cotton thread No. 100 is used, the "table" shows that the needle required is No. 1, and this gives 27 stitches to the inch. The cylinder in the slot is turned until 27 comes into the opening, and this form of work is thus secured. We have seen the work done by all the machines, and we have never seen that of this new machine surpassed; and no other machine equals it in securing uniform good and durable work. This is not left to the imperfection of judgments, but is regulated by the perfectness of machinery.

At the request of this Board of Commissioners, the inventor of the great improvements in the Wilcox & Gibbs sewing machine has perfected a method by which the inventions we have described for the use of the "seeing" are made equally accessible to the blind. The regulation of the cylinder in the slot, aids in regulating the tension and the selection of the needle. To the blind the numerical condition of the cylinder is given through the ear. By the use of a small lever the blind girl can tell perfectly when the machine is set for making the desired number of stitches to the inch and the size of the needle to be used for the purpose. If twenty stitches to the inch are desired, the little lever is drawn forward until five clicks are sounded; if twenty-two stitches to the inch are preferred, six clicks are sounded, and the machine is prepared for that number of stitches; thus the clicking gives to the blind girl information given to the seeing girl by the figures seen on the cylinder. This very ingenious and perfect invention will prove a great blessing to blind sewing girls. For their use, the difference, in many respects, between this improved machine and other sewing machines, is almost as great as the difference between raised letters and ordinary print for the literary

instruction of the blind. As this valuable invention was made at our request, we feel that this acknowledgment of the service is due to the successful and meritorious inventor.

In our report to the Governor of the Commonwealth, made 7th of December, 1874, in the absence of a session of the General Assembly, we fully reported the necessity of expenditures for the construction of two flues on the outside of the building, for the successful working of the apparatus for the heating the building by steam. For information on this and other matters connected with the School for the Blind, we respectfully refer to that report.

To Professor J. M. Bodine, of the Medical Department of the University of Louisville, we are indebted for the successful extirpation of a diseased eyeball from one of the girl pupils and his excellent attentions to the case. And we cordially thank Dr. C. S. Fenner, a distinguished oculist of Louisville, for the gift and fitting of an artificial eye to the pupil on whom Professor Bodine performed the operation of extirpation.

The Commissioners are thankful to Messrs. Powers and Weightman, of Philadelphia, the distinguished manufacturers of Pharmaceutical preparations, for a liberal supply of sulphate of Cinchonidia, one of the alkaloids of Peruvian bark. Its use among the sick pupils has been attended with very successful and gratifying results.

The Commissioners gratefully acknowledge the continued courtesies of the Editors of the Courier-Journal, the Daily Commercial, and Dwight's Journal of Music, in furnishing the school, for the benefit of the pupils, copies of their papers.

The Institution is greatly in need of a new stable. The present building is liable to fall at any time, and it has been repaired from year to year until it can scarcely hold any new repairs. For the sum of fifteen hundred dollars, we can build a stable sufficient for the use of the Institution; a stable that will endure as long as the school building itself. We have borne with the present tumbling-down stable because there were other things of a more pressing character needed for the school. The old frame building has over-lived its time through the aid of numerous efforts at staying its weak places; but there is no longer strength enough in the decayed timbers to receive aid from props or repairs. It was built of wood, and should not be confided in any longer. We may be able to use a portion of a new building for the workshop in which the boys receive instruction in those kinds of handicraft that are to fit them for earning a livelihood.

The experience of the past year has fully confirmed the members of this Board in the opinion we expressed in our report to the General Assembly on the workings of the new law that devised new regulations for the charitable institutions of the State. In its bearings upon the Kentucky School for the Blind it does not possess the advantages of the old system that had been successfully employed for a period of over thirty years. That new law, in calling this school an asylum, gives us a great deal of trouble, without even the semblance of a benefit. This Blind School does not possess a farm, and its pupils cannot labor upon even the small portion of land that we can appropriate to cultivation. The farms connected with the Lunatic Asylums, and the Deaf and Dumb School may be profitably managed, because the inmates may work upon them; but this cannot be expected of blind pupils. Nor can we perceive the advantage of having a steward with a salary of five hundred dollars, for the performance of duties that can be thoroughly discharged by the members of this commission, without any charge therefor. For the benefit of the school we pray that the law, naming this Institution an Asylum, and providing for it a steward at a salary of five hundred dollars, be repealed, and that all the restrictions respecting disbursements shall remain in full force and be transferred to the Board of Commissioners. We have the custody of the fund. We regard it as a sacred trust, confided to us by the Commonwealth, and we watch over it with at least equal care with that we exercise over our personal interests. Holding as we do that all improvident or negligent expenditures of this fund are that much taken from the blind, we, by all the means known to us, exercise the most rigorous economy that is consistent with the welfare of the blind pupils. Not a dollar can be drawn from this fund without the action of the Board of Commissioners, and no bill is ever ordered to be paid until it has undergone the scrutiny of the Commissioners.

We herewith submit the annual report of the receipts and expenditures of the Kentucky Asylum for Educating the Blind, including the twelve months from November 1st, 1874, to November 1st, 1875.

RECEIPTS.

Receipts from the State Treasurer during the year	\$20,362 90
Received from workshop	720 82
Received from tuition of Tennessee pupil	200 00
From sale of stove	2 00
From amount on hand at last annual report	11,920 10
Produce of the garden	212 95
Total	<u>\$32,418 77</u>

EXPENDITURES.

Amount of warrants allowed, as shown in detail in quarterly reports to the Governor	\$18,978 70
Produce of the garden	212 95
Total	\$19,191 65
By balance of money subject to warrants	13,227 12
Total	<u>\$32,418 77</u>

We also adopt, as a part of this Report, the report of the Superintendent on the management and condition of the school.

We cordially commend the blind pupils to the fostering care of the State authorities.

We are, very respectfully,

[Signed]

T. S. BELL, *President*,
 WILLIAM F. BULLOCK,
 Z. M. SHERLEY,
 W. N. HALDEMAN,
 JAMES HARRISON,
 HENRY J. STITES,
 WILLIAM KENDRICK,
 T. L. JEFFERSON,
 GAVIN H. COCHRAN.

SUPERINTENDENT'S REPORT.

To the Commissioners of the Kentucky Asylum for the Education of the Blind:

GENTLEMEN: The progress of the school during the past year has been highly satisfactory. The number of pupils that have received instruction during the year is eighty-four, whose names and residences are herewith given.

Lilly Armstrong,	-	-	-	-	Lexington.
Nancy Bates,	-	-	-	-	Grayson county.
John Beckman,	-	-	-	-	Louisville.
Effie Berry,	-	-	-	-	Lexington.
Charles Bohanon,	-	-	-	-	Louisville.
Patrick R. Boston,	-	-	-	-	Metcalf county.
Alice Bradley,	-	-	-	-	Louisville.
Harrison Branch,	-	-	-	-	Henderson county.
Nannie Peak Brown,	-	-	-	-	Warsaw.
Mathew Blute,	-	-	-	-	Newport.
Margaret Carpenter,	-	-	-	-	Ohio county.
Henrietta Catlett,	-	-	-	-	Hopkinsville.
Mary Cavanaugh,	-	-	-	-	Louisville.
William Clark,	-	-	-	-	Louisville.
Winfield Scott Clark,	-	-	-	-	Muhlenburg county.
Neppie R. Conway,	-	-	-	-	Versailles.
Willis Daffern,	-	-	-	-	Wayne county.
Cynthia Ann Deaton,	-	-	-	-	Rockcastle county.
Frank P. Dollins,	-	-	-	-	Glasgow.
John M. Ernst,	-	-	-	-	Louisville.
Ada Etheridge,	-	-	-	-	Louisville.
John Etheridge,	-	-	-	-	Louisville.
Annie Fahy,	-	-	-	-	Pulaski county.
Jeannie B. Fitzpatrick,	-	-	-	-	Priceville.
Algernon F. Flournoy,	-	-	-	-	Paducah.
Robert Fox,	-	-	-	-	Louisville.
Charles Frederick,	-	-	-	-	Louisville.
Belle Hardin,	-	-	-	-	McLean county.

Lorenz Hausman,	-	-	-	-	Newport.
Joseph T. Hawkins,	-	-	-	-	Bourbon county.
Effie Hazard,	-	-	-	-	Louisville.
J. William Heiser	-	-	-	-	Newport.
Mildred J. Horrill,	-	-	-	-	Daviess county.
Annie C. Homire,	-	-	-	-	Louisville.
Josie Kearns,	-	-	-	-	Jefferson county.
Anna Bell Kendall,	-	-	-	-	Louisville.
Bridget Kirwan,	-	-	-	-	Louisville.
Mary Ann Landis,	-	-	-	-	Lexington.
Molly Lawson,	-	-	-	-	Hardin county.
Lenora Lillis,	-	-	-	-	Frankfort.
Barbara McKinney,	-	-	-	-	Crab Orchard.
John R. Magoffin,	-	-	-	-	Harrodsburg.
Thos. Meddis,	-	-	-	-	Jefferson county.
George M. Miller,	-	-	-	-	Hawesville.
Louisa Monohan,	-	-	-	-	Louisville.
Emma Moorman,	-	-	-	-	Hardin county.
Noah B. Morehead,	-	-	-	-	Webster county.
Pamela P. Morehead,	-	-	-	-	Webster county.
Lulie Morton,	-	-	-	-	Mason county.
James Murray,	-	-	-	-	Louisville.
Benj. H. Myers,	-	-	-	-	Nicholas county.
George Neville,	-	-	-	-	Daviess county.
Alice Parsons,	-	-	-	-	Louisville.
Delilah E. Patton,	-	-	-	-	Ohio county.
Nancy J. Porter,	-	-	-	-	Boone county.
Elizabeth Purdy,	-	-	-	-	Daviess county.
Helen May Purnell,	-	-	-	-	Maysville.
Rebecca Roberts,	-	-	-	-	Lexington.
Mary F. Rogers,	-	-	-	-	Lexington.
Walter Saffarans,	-	-	-	-	Memphis, Tenn.
Georgia Sale,	-	-	-	-	Louisville.
Elizabeth Schafer,	-	-	-	-	Louisville.
Louis Schafer,	-	-	-	-	Louisville.
Lucy Scott,	-	-	-	-	Princeton.
William Settle,	-	-	-	-	Barren county.
James H. Shacklett,	-	-	-	-	Meade county.
Nimrod L. Shepherd,	-	-	-	-	Clifton county.

Beverly Smith,	-	-	-	-	Crittenden county.
James Stephens,	-	-	-	-	Wayne county.
Elizabeth Stull,	-	-	-	-	Montgomery county.
Frederick Telkammer,	-	-	-	-	Louisville.
Emile Trebing,	-	-	-	-	Louisville.
Mary Alice Walker,	-	-	-	-	Louisville.
Agatha Weaver,	-	-	-	-	Mason county.
Jane Weaver,	-	-	-	-	Mason county.
Agnes Wells -	-	-	-	-	Metcalfe county.
Naomi Wells,	-	-	-	-	Harrodsburg.
Nannie Wems,	-	-	-	-	Louisville.
James Whitty,	-	-	-	-	Louisville.
Esther Arline Wilhite,	-	-	-	-	Lexington,
John Williams,	-	-	-	-	Johnson county.
Ola Wood,	-	-	-	-	Jefferson county.
Mary C. Wooldridge,	-	-	-	-	Hardin county.
Ella Van Zandt,	-	-	-	-	Elliott county.

The various branches of education pursued in the school are for the most part elementary. The aim on the part of the teachers has been to secure thoroughness; and in return for their earnestness, energy, and devotion, they have had the pleasure of seeing a spirit of industry excited and maintained among their pupils. Arithmetic, geometry, history, English composition, physiology, geography, reading, writing, and spelling have been taught with satisfactory results. Wherever it has been possible, tangible apparatus has been used, and systematic efforts have been made to cultivate and develop the sense of touch, especially with the younger pupils. In the study of physiology, the Auzoux models, purchased for the school, in Paris, by Prof. Lawrence Smith, and which arrived last May, have been of invaluable service; and both teachers and pupils regret that the school has no more of them. Their use in any school would be most valuable, but in schools for the blind there is no other apparatus that has ever been devised that can equal them in beauty of execution, accuracy of detail, and benefit to the pupils. The value of the entire collection in Paris is twenty thousand dollars, of which our school possesses five hundred dollars' worth.

The girls have also received special instruction in sewing, knitting, and the use of the sewing machine, and some of the larger girls, by the aid of pasteboard patterns, cut out and make their own garments.

The boys have also received special instruction in handicraft, and many of them have learned to cane chairs with the open and the solid seat, and to make brooms, and mattresses of various kinds.

Special attention has been paid to the instruction of all the pupils in music. One of the most eminent musical professors of the city gives two days every week to the tuition of the most advanced pupils in instrumental music, and the teaching of vocal music to all. The musical apparatus of the Institution includes a melodion, ten pianos, and brass and stringed instruments sufficient for the maintenance of a brass band and an orchestra among the pupils.

While we come far short of what we wish and aim to accomplish, we believe that the principle upon which our school is founded is the true one, that the blind should be taught to take their places in the world as independent and useful members of society, intelligent and industrious, and as responsible, and as capable of leading in all enterprises of public enlightenment and culture as though they had not lost their sight. To this end all the instruction in the Institution tends; it is not an asylum for distressed and afflicted paupers, it is not a hospital for the medical treatment of diseased eyes, but it is one of the public schools which is furnished, with a beneficence no less wise than kind, by the State to all of her children.

This is the view taken by all the States of our union in the management of their Institutions for the Blind. It is the desire and earnest purpose of all those connected with our own school to make it stand abreast of the foremost in every essential point of excellence.

The Commissioners by their advice and counsel, and by their personal supervision of the contracts for the repairs and supplies of the Institution, have rendered it service of the most important and practical kind. The teachers have proved themselves earnest and enthusiastic in their laborious work. And the servants have performed their never-ending duties with cheerfulness and fidelity. And through it all there has prevailed a spirit of harmony and kindness felt by Commissioners, officers, teachers, servants, and pupils alike, that has made the past year a prosperous and a happy one.

Respectfully submitted,

B. B. HUNTOON, *Sup't.*

Legislative Document No. 11.

REPORT OF THE COMMISSIONERS

OF THE

KENTUCKY INSTITUTION

FOR

THE EDUCATION AND TRAINING OF FEEBLE-MINDED CHILDREN,

TO THE

GENERAL ASSEMBLY OF KENTUCKY

AT

REGULAR SESSION, DECEMBER, 1875.

FRANKFORT, KY.:

PRINTED AT THE KENTUCKY YEOMAN OFFICE.

JAMES A. HODGES, PUBLIC PRINTER.

1876.

OFFICERS.

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MISS MAGGIE PAGE.

MATRON.

MRS. JULIA BLACK.

COMMISSIONER'S REPORT.

To His Excellency, JAMES B. McCREARY, Governor of Kentucky:

SIR: In accordance with the statute, we, the undersigned, Commissioners of the Kentucky Institution for the Education of Feeble-minded Children, have the honor to present the annual statement of its affairs.

The financial exhibit will be found in the reports of the Treasurer and of the Steward, appended.

The Board, immediately after the last Report, made a full examination of the premises, in order to ascertain what improvements or alterations were necessary for properly and economically fulfilling the requirements of the Institution.

As the water supply was drawn from a spring about six hundred yards distant, by means of an engine located at the spring and driven by steam generated at the Institution buildings, it was apparent that a large percentage of the expansive force of the steam was lost *in transitu* by condensation. For the purpose of economizing the waste of fuel, which was unavoidable under the circumstances, it was decided to move the smaller of the two boilers to the spring, and thus generate the steam at the point where it was wanted. The remaining boiler being inadequate for heating and laundry purposes, we determined, after careful consideration, to obtain a new boiler. This was put in at a cost of \$1,863 73.

Various repairs, absolutely required to keep up the property, such as painting the roof, wainscoting the dining-room, &c., have been made, and the buildings are in good condition with one exception. This latter refers to leakage from bursted pipes supplying the bath-tubs and water-closets. This is a source of constant annoyance and expense, and a result of the faulty manner in which the pipes were originally laid. There was no provision made whereby the pipes could be emptied in winter, and consequently they not unfrequently burst, with the result of damaging the walls and ceilings, and involving continual outlays for repairs.

The present appropriation is not sufficient to cover the needed alterations and also pay current expenses.

It being impossible to prevent the children from marring the walls of their bed-rooms, thereby making them unsightly, we would recommend

that they be wainscoted. The alteration can be effected for about \$500, and will be a permanent benefit.

Weather-strips are also greatly needed, and would save a large quantity of fuel, probably enough in one winter to cover their cost.

To effect a further saving of fuel, it is proposed to cover the steam-supply pipes of the buildings with felt. At present the consumption of coal averages twelve thousand bushels per year; and we desire to reduce this expensive item as much as possible, to which result the jacketing of felt and weather-stripping will greatly conduce.

In view of the increasing necessities of the Institution in regard to the accommodation of pupils, and the possibility of making it, to some extent, a self-supporting establishment, the Board would recommend most earnestly the great importance of building an extension of the right wing to correspond with the left wing. At present the sleeping-rooms of the pupils are altogether too small for the number occupying them. There are one hundred and twelve in the school at this date, and there being but thirteen sleeping-rooms, actual measurement gives each but four hundred cubic feet of air. This allowance is altogether inadequate. In an average bed-room, sixteen by sixteen and nine feet high, which would be thought none too large for the occupancy of two persons, there are two thousand three hundred and fourteen cubic feet of space, or about one thousand one hundred and fifty feet to each person. These children require not less than eight hundred cubic feet, and even that quantity is short of the needed amount. Again, the proposed extension would furnish another school-room, which is demanded for the proper care and education of the inmates. A single room is now used for the simultaneous use of three teachers; and consequently the attention of the pupils, which, under the most favorable conditions, is exceedingly hard to control, is distracted, and their advancement greatly hindered. If this extension is granted, about fifty more pupils can be accommodated for a trifling additional expense.

We would urge, with especial force, the propriety of erecting a suitable hospital near the Institution. Under present circumstances, if an epidemic of scarlet fever or diphtheria should break out, the school would be well-nigh destroyed. Nothing could prevent its sweeping through the whole establishment, as there is no place for the sick child to lie but in its own bed, in close vicinity to the other children in the same room. This scattering of the sick makes it very inconvenient to give them requisite attention and nursing, and adds much to the labor of the assistants. All institutions of a like character in the Northern States have hospitals, and why should not ours? It is really indispensable, and we trust that your Excellency will give the subject particular consideration.

To meet all the before-mentioned improvements and alterations, between forty thousand and fifty thousand dollars will be required. This sum is not large, when it is remembered that the buildings asked for are requisite to fulfill the object for which the Institution was founded. The State has reason to be proud of the success of this school, not only from the fact of its being the only one in the South, but also that the exhibit of expenses *per capita* is more favorable than that of any similar charity in the Union.

In respect to the advancement of the pupils in their studies, we will say that a majority of them will bear comparison with scholars of a like age in many country schools, so far as an examination in the fundamental branches of a common English education is concerned. For instance, seventeen read in the Fifth Reader, eleven in the Third, eighteen in the Second, and nine in the First; fifteen can read simple sentences in the Primer, and nine read words; fifty-nine write a legible hand; twenty-nine write and enumerate to billions, twenty-one add and subtract, eight multiply and divide; fourteen read and write figures, and twenty are beginning addition and read to millions; forty-one study Geography and twenty-one Grammar; first class in gymnastics, forty-four; second class in gymnastics, seventeen; third class in gymnastics, seven; class in dumb-bells, thirty-one; in wands, twenty-two; and in rings, thirty-four. About twenty girls can sew very well, and about forty can do general housework of all kinds. A full supply of vegetables for the Institution has been raised by the boys under the direction of a gardenér. A former pupil runs the engine at the spring.

To give a better idea of the success that has rewarded the efforts of the teachers, the accompanying package of letters, marked (A), that were written to the Superintendent by children during vacation, and by parents of pupils, is herewith transmitted.

Twelve hopeless idiots have been sent away, and now the Institution is really what its projectors contemplated—a school for the Education of *Feeble minded* Children, for rendering useful, and in many instances self-sustaining, these benighted and helpless creatures, who would otherwise sink to the level of the brute.

In conclusion, the Board desire to testify to the entire capability and faithfulness of Dr. E. H. Black, the Superintendent, and the officers, matron, and lady teachers, whose services have been rendered with honest heartiness and untiring care, notwithstanding their salaries are much less than those obtained in like Institutions in the North.

The accompanying envelopes marked B, C, and D, contain respectively the reports of General Green Clay Smith, of the Treasurer, and of the

Steward. For number of children received and cared for during the year, see paper marked E.

All of which is respectfully submitted.

By order of the Board of Commissioners.

GRANT GREEN, *President.*

(A.)

"PADUCAH, KY., July 9th.

"DEAR DR. BLACK: I had a very pleasant little visit in Louisville, but was very glad to get home and see them. I have been helping brother ever since I have been here with his crops. I am getting along very well and doing well. When I go back next fall I am going to study hard and try and improve very fast. I think my eyes are getting better fast, and I will be able to leave off my spectacles in a short while. I have been to church and Sunday School, and I enjoyed it ever so much. They have good singing there. I will send you a nice box of grapes when they are ripe. How is Dr. Woods getting along? Give my love to him and ask him to write to me. How are all of the boys doing since I left? Is Andrew Pierce and Mr. Ruffell still staying there? Give my love to them. I have been raking the yard, and been right busy since I came home. I think Frankfort is a very nice place, and I will be very glad to go back in the fall. Give my love to all, and believe me your true friend,

"OWEN B. WOOLFOLK."

"BAGDAD, KY., July 16th, 1875.

"MY DEAR DR. E. H. BLACK: Embrace present opportunity to write you a few lines to let you know that I am well and injoying myself very fine, and hope that this will fine you and the family well. Ma has been sick every since I have been down hear. Pa has a fine crop this year. He has a pretty place down hear. We have a good meny pretty flowers, and ma said she will save Mrs. Black some seeds. I would like to hear from you and the family. I will be home the last day in August, and I am going to be a good girl and mind all the teachers, so I can come home next summer again, for I enjoy my self so well. Ma and pa send their respects to you and family. I will come to a close hoping to hear from you soon. I send my love to you.

From

"MATTIE BROOKS."

"MAYSVILLE, KY., August 2d, 1875.

"Dr. E. H. Black:

"DEAR SIR: Your kind favor of the 27th ult. was duly received. Jimmie is getting along finely, and enjoys his visit home very much. He often speaks of you, Mrs. Black, and Miss Owen with much affection, and I am glad to say, is much improved in many respects. I am now satisfied that,

with patient and careful teaching, he will hereafter learn with comparative rapidity and ease. We expect to return him to you when your school reopens.

“Respectfully yours,

“J—— A—— J——.”

“LOUISVILLE, KY., September 4th, 1875.

“*Dr. E. H. Black:*

“SIR: Please pardon me for neglecting one so kind as you are. It is a task for me to stop long enough to answer a letter. The kindness and attention to Belle from yourself and Mrs. Black will be rewarded in Heaven. She has improved astonishingly. The boarders who were with us last summer are still here to see the improvement. They think she has improved very, very much. They persuade me to send her back. Should I never live to bring her home again, I'd die satisfied that Mrs. Black would give her a motherly care, and take care of her until she would be settled and old enough to wend her way through this beautiful and wicked world.

“MRS. A——.”

“PADUCAH, KY., September 16th.

“*Dr. E. H. Black:*

“DEAR SIR: Yours of the 11th came duly to hand, and, at your request, take great pleasure in expressing to you my opinion of the great benefit derived by my son through your efforts in his behalf. I could scarcely have believed, in so short a time, that such a radical change could have been effected. The great improvement was perceptible to all who saw him during his visit home. He converses quite intelligently, and has almost as much stability now about him as any other boy of his age, a thing wholly unknown to him until the last two years. In fact, I shall never cease to regret that he had not been sent where he is when he was several years younger, for I believe, under the training of such efficient teachers, he might have made a useful member of society. It was my intention to have written to you by Owen, expressing my entire satisfaction, as well as my gratitude, for what has been done for him; but at the time he left, circumstances prevented. My love to Owen, and kindest regards to his favorites, Misses Nannie and Sallie.

“Believe me your friend,

“M—— E—— W——.”

(B.)

To the Commissioners of the Feeble-minded Institution:

GENTLEMEN: In obedience to your instructions, I proceeded, in January last, in company with the Superintendent of your Institution, to Columbus, Ohio, to inspect and examine into the Institution there for the Training of Feeble-minded Children.

We found a very large, convenient, and handsome building, capacitated to accommodate between three and four hundred children, some three hundred being there at the time. The building was constructed after the latest and most approved style, with water, heat, gas, and every conceivable convenience to make it comfortable and healthy. There was also a large and most elegantly arranged hospital erected on the grounds, near one hundred feet in length, thirty or forty feet in width, and three stories high. It was detached from the main building some hundred yards. It, too, was heated, lighted with gas, and bountifully supplied with water.

There were also out-buildings of every character, for provisions, barns, stables, &c., of the best character.

A large farm also belonged to the Institution; and the whole cost the State near three hundred and fifty thousand dollars. A Superintendent had control of the premises, with a Board of three Commissioners, appointed from different parts of the State, who meet quarterly or semi-annually to look after the business of the Institution. There was an assistant to the superintendent, matron, house-keeper, attendants, farm hands, gardeners, and fifteen teachers. There was an annual appropriation of sixty thousand dollars to carry on the Institution.

We found the character of pupils about the same as in ours, and the manner of teaching not different. The same general causes were found to exist for feeble-mindedness there as here, and the susceptibility to improvement about the same.

The Legislature of Ohio was in session at the time, and, in mingling with many of the Representatives, both of the Senate and the House, we found a very great pride taken in the Institution on the part of all. In fact, there was no opposition at all from any member, but each seemed to vie with the other in maintaining the noble interest.

What has been done in Ohio can be accomplished in Kentucky, and it is hoped the Commissioners will take such interest in our Institution as to urge the next Legislature to make sufficient appropriations to finish our building, erect a hospital, and prepare the place for the accommodation of the hundreds of feeble-minded children in the State.

No one can visit such an Institution as that in Ohio without feeling a pride in the fact that it is an Institution of the Government as well as a peculiar Institution of Ohio, and a Kentuckian is inspired to urge his

own people to come up to the measure of their duty and ability, and make one equally as honoring to the State and Government as that at Columbus.

It will be seen from the above report that Ohio expended three hundred and fifty thousand dollars to establish her Institution for the Feeble-minded, and makes an annual appropriation of sixty thousand dollars to carry it on. This looks like a large sum of money, and is; but we imagine there is not a single citizen of the State of Ohio that would have the money refunded and the Institution abolished. They regard it as a school, not an asylum; but a school for that class of her citizens who are poor and have been unfortunate, and not qualified for other places of learning. Hence it is, the State takes a great pride in appropriating this money in order to prepare a class of her people for valuable and good citizens.

So are we to regard this Institution in our own State. *It is a school*, not an asylum. All who are entitled, under the law, to be admitted into this school are susceptible of improvement, or, at least, should be regarded so by the authorities of the county sending them. And it is a remarkable fact, that ninety-nine hundredths of the feeble-minded children of the State are poor and unable to help themselves, homeless and parentless, and consequently are the beneficiaries of the State, and entitled to the care and attention of the Legislature.

These children, or many of them, are found in a state of semi-idiotcy, in places of poverty, crime, and debauch—frequently in the poor-houses—sometimes in the houses of strangers; and some poor little outcasts, being in this state, become by and by entirely destitute of mind, as the past has shown, and a tax upon the State as useless citizens. By being brought to this Institution they are wonderfully and hopefully improved; so that, in a few years, some of them are ready to go forth self-supporting and reputable people, regarding themselves with a true responsibility and appreciating their relations in society.

We cannot close this report without returning our thanks to Dr. Doran, the Superintendent of the Institution, for his kindness and untiring politeness and efforts to inform us relative to everything connected with his school.

Respectfully submitted,

GREEN CLAY SMITH.

TREASURER'S REPORT.

RECEIPTS AND EXPENDITURES *of the Feeble-minded Institute for the fiscal year ending 1st October, 1875:*

1874.		RECEIPTS.	
October	1.	Balance in hands of Treasurer	\$820 03
October	7.	J. A. Johnson	75 00
October	7.	Treasurer of State	5,287 50
October	26.	F. H. Winston	112 50
November	18.	W. E. Whitehead	150 00
December	2.	H. Mayberry	300 00
December	2.	R. T. Reed	245 00
December	2.	F. Phinizy	25 00
December	2.	Proceeds sale six calves	45 00
1875.			
January	6.	Treasurer of State	5,456 24
January	12.	A. D. Trimble	100 00
January	28.	J. A. Johnson	75 00
February	13.	Mrs. M. H. Bean	100 00
February	20.	F. Phinizy	50 00
March	13.	Mrs. Mary Bean	77 50
March	29.	Lewis Duderer	30 00
April	10.	Mrs. F. A. Boyle	75 00
April	12.	Treasurer of State	5,422 91
April	28.	S. Spangler	150 00
May	3.	F. Phinizy	150 00
May	5.	G. Mooney (rent)	13 00
May	24.	Mrs. Mary Bean	87 50
July	7.	Treasurer of State	5,877 18
August	7.	Geo. S. Savage	63 00
September	7.	Lucy E. Ford	50 00
September	13.	Proceeds sale four calves	28 00

\$24,865 36

1874.

EXPENDITURES.

October.	For month of October, 1874 -----	\$3,431 22
November.	For month of November, 1874 -----	1,740 32
December.	For month of December, 1874 -----	1,795 09

1875.

January.	For month of January, 1875 -----	3,713 35
February.	For month of February, 1875 -----	754 58
March.	For month of March, 1875 -----	917 97
April.	For month of April, 1875 -----	3,782 90
May.	For month of May, 1875 -----	1,125 20
June.	For month of June, 1875 -----	1,061 28
July.	For month of July, 1875 -----	3,769 38
August.	For month of August, 1875 -----	1,134 99
September.	For month of September, 1875 -----	962 35
October 1.	Balance in hands of Treasurer -----	276 73

\$24,865 36

October 1.	Balance in hands of Treasurer -----	\$276 73
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To the Board of Commissioners of the Feeble-minded Institution:

For itemized statement of expenditures, you are respectfully referred to the quarterly reports of the Treasurer.

A. W. OVERTON, *Treasurer Feeble-minded Institution.*

STEWARD'S REPORT.

REPORT of Receipts and Expenditures of Feeble-minded Institution from October 1st, 1874, to October 1st, 1875:

1874.		RECEIPTS.	
October	1.	To balance.	\$297 94
October	7.	To cash from Auditor	5,287 50
October	7.	To cash from James A. Johnson.....	75 00
October	26.	To cash from F. H. Winston	112 50
November	18.	To cash from W. E. Whitehead.....	150 00
December	2.	To cash from H. Mayberry.....	300 00
December	2.	To cash from R. T. Reed for Miller.....	245 00
December	2.	To cash from Fred. Phinizy.....	25 00
December	2.	To cash from six calves sold.....	45 00
1875.			
January	7.	To cash from Auditor.....	5,456 24
January	12.	To cash from A. D. Trimble.....	100 00
January	18.	To cash from J. A. Johnson.....	75 00
February	13.	To cash from Mrs. M. H. Bean	100 00
February	20.	To cash from Fred. Phinizy.....	50 00
March	13.	To cash from Mrs. M. Bean	77 50
March	29.	To cash from Lewis Duderer	30 00
April	10.	To cash from Mrs. A. F. Boyle	75 00
April	12.	To cash from Auditor.....	5,422 91
April	28.	To cash from Seraphim Spangler.....	150 00
May	3.	To cash from F. Phinizy	150 00
May	5.	To cash from G. Mooney (rent).....	13 00
May	24.	To cash from Mrs. Mary Bean.....	87 50
July	7.	To cash from Auditor	5,877 18
August	4.	To cash from George Savage.....	63 00
September	7.	To cash from Lucy Foree.....	50 00
September	13.	To cash for four calves sold	28 00

\$24,343 27

1874.		EXPENDITURES.	
October	6.	E. H. Black, Superintendent, warrant No. 299	\$125 00
October	6.	Julia Black, matron, warrant No. 300.....	41 67
October	6.	Waller Chenault, assistant physician, warrant No. 301.....	66 67
October	6.	Nannie Owen, teacher, warrant No. 302.....	35 00
October	6.	Sallie Black, teacher, warrant No. 303.....	30 00

Amount carried forward \$298 34

Amount brought forward		\$298 34
October	6. A. Baldwin, engineer, warrant No. 304	60 00
October	6. T. S. Page, secretary, warrant No. 305	12 50
October	6. A. W. Overton, treasurer, warrant No. 306	12 50
October	6. Vina Madison, washwoman, warrant No. 307	10 00
October	6. Kate Mooney, washwoman, warrant No. 308	10 00
October	6. Fanny Scott, washwoman, warrant No. 309	10 00
October	6. Pat. Rhodey, attendant, warrant No. 310	25 00
October	6. Elvira Crutcher, attendant, warrant No. 311	14 00
October	6. M. J. Allison, attendant, warrant No. 312	14 00
October	6. Martha Crutcher, attendant, warrant No. 313	14 00
October	6. Mary Crutcher, attendant, warrant No. 314	14 00
October	6. Rachel Newman, cook, warrant No. 315	12 00
October	6. Patsey Speed, cook, warrant No. 316	12 00
October	6. Dora Green, house girl, warrant No. 317	10 00
October	6. Gran. Mooney, teamster, warrant No. 318	20 00
October	6. Lou. Mooney, dairy woman, warrant No. 319	6 00
October	6. Pat. Jordan, gardener, warrant No. 320	33 33
October	6. Julia Newman, seamstress, warrant No. 321	12 00
October	6. Andrew Pearce, farm hand, warrant No. 322	15 00
October	6. R. Tobin, steward, warrant No. 323	58 34
October	6. R. Tobin, current expenses, warrant No. 324	27 85
October	6. L. Tobin, provisions, warrant No. 325	169 29
October	6. T. B. Hefner, blacksmith, warrant No. 326	23 85
October	6. Robert Biggs, plumbing, warrant No. 327	34 74
October	6. E. Power, tin work, warrant No. 328	12 10
October	6. Marshall & Sneed, boots and shoes, warrant No. 329	41 15
October	6. J. B. Kelly, butter and eggs, warrant No. 330	19 65
October	6. B. F. Firestone, repairing harness, warrant No. 331	5 10
October	6. M. V. South, beef, warrant No. 332	156 30
October	6. Miles & Bull, flour, warrant No. 333	53 20
October	6. Major & Johnston, printing, warrant No. 334	9 00
October	6. F. Chinn, sr., butter and eggs, warrant No. 335	14 00
October	6. John P. Morton & Co., books, warrant No. 336	20 20
October	6. John Sullivan, labor, warrant No. 337	6 75
October	6. Dan. Meagher, labor, warrant No. 338	17 25
October	6. John Kiernan, corn, warrant No. 339	27 06
October	6. Gray & Rodman, groceries, warrant No. 341	117 56
October	6. J. G. Dudley & Bro., lumber, warrant No. 342	98 18
October	6. W. H. Averill, drugs, warrant No. 343	17 20
October	6. Rodman & Bro., clothing, warrant No. 344	263 73
October	6. P. C. Sower, bread, warrant No. 345	78 42
October	6. W. Cavanaugh, hardware, warrant No. 346	48 51
October	6. John Henderson, sand, warrant No. 347	10 00
October	6. Dan. Newman, labor, warrant No. 348	24 40
October	6. Butler & Harrigan, plastering, warrant No. 349	38 75
Amount carried forward		\$2,007 25

Amount brought forward-----		\$2,007 25
October	6. Reading & Dehoney, dry goods, warrant No. 350-----	26 88
October	6. Robt. Biggs, on account boiler, &c., warrant No. 351-----	500 00
October	6. Treasurer Tate, money overdrawn, warrant No. 352-----	375 00
November	3. Mat. Duvall, soap, warrant No. 340-----	13 25
November	3. E. H. Black, Superintendent, warrant No. 353-----	125 00
November	3. Julia Black, matron, warrant No. 354-----	41 67
November	3. Nannie Owen, teacher, warrant No. 355-----	35 00
November	3. Sallie Black, teacher, warrant No. 356-----	30 00
November	3. Waller Chenault, assistant physician, warrant No. 357---	66 67
November	3. Pat. Jordan, gardener, warrant No. 358-----	33 33
November	3. Pat. Rhodney, attendant, warrant No. 359-----	25 00
November	3. Gran. Mooney, teamster, warrant No. 360-----	20 00
November	3. Andrew Pearce, farm hand, warrant No. 361-----	15 00
November	3. Mary Crutcher, attendant, warrant No. 362-----	14 00
November	3. Elvira Crutcher, attendant, warrant No. 363-----	14 00
November	3. Martha Crutcher, attendant, warrant No. 364-----	14 00
November	3. M. J. Allison, attendant, warrant No. 365-----	14 00
November	3. Julia Newman, seamstress, warrant No. 366-----	12 00
November	3. A. Baldwin, salary as engineer in full, warrant No. 367---	26 00
November	3. Rachel Newman, cook, warrant No. 368-----	12 00
November	3. Patsey Speed, cook, warrant No. 369-----	12 00
November	3. Vina Madison, washwoman, warrant No. 370-----	10 00
November	3. Kate Mooney, washwoman, warrant No. 371-----	10 00
November	3. Fannie Scott, washwoman, warrant No. 372-----	10 00
November	3. Dora Green, house girl, warrant No. 373-----	10 00
November	3. Lou. Mooney, dairy woman, warrant No. 374-----	6 00
November	3. T. S. Page, secretary, warrant No. 375-----	12 50
November	3. A. W. Overton, treasurer, warrant No. 376-----	12 50
November	3. George Finley, engineer, warrant No. 377-----	32 00
November	3. R. Tobin, steward, warrant No. 378-----	58 34
November	3. John Kiernan, corn, warrant No. 381-----	35 04
November	3. P. C. Sower, bread, warrant No. 382-----	83 70
November	3. Rodman & Bro., clothing, warrant No. 384-----	283 58
November	3. Marshall & Sneed, boots and shoes, warrant No. 385-----	135 60
November	3. Gray & Rodman, groceries, warrant No. 387-----	115 53
November	3. Wm. Snyder, labor, warrant No. 388-----	25 00
November	3. P. Downey, teams, warrant No. 390-----	17 50
November	3. Jo. Woods, potatoes, warrant No. 391-----	44 55
November	3. Miles & Bull, flour, warrant No. 392-----	27 80
November	3. Black & Chinn, coal, warrant No. 394-----	902 26
November	3. J. W. Gault & Co., repairing boiler, warrant No. 395---	80 00
December	1. E. H. Black, Superintendent, warrant No. 396-----	125 00
December	1. W. Chenault, assistant physician, warrant No. 397-----	66 67
December	1. Sallie Black, teacher, warrant No. 398-----	30 00
December	1. Nannie Owen, teacher, warrant No. 399-----	35 00

Amount carried forward----- \$5,600 62

Amount brought forward.....		\$5,600 62
December 1.	T. S. Page, secretary, warrant No. 400.....	12 50
December 1.	Patsey Speed, cook, warrant No. 401.....	12 00
December 1.	Elvira Crutcher, attendant, warrant No. 402.....	14 00
December 1.	Rachel Newman, cook, warrant No. 403.....	12 00
December 1.	Gran. Mooney, teamster, warrant No. 404.....	20 00
December 1.	Kate Mooney, washwoman, warrant No. 405.....	10 00
December 1.	Lou. Mooney, dairy woman, warrant No. 406.....	6 00
December 1.	Fannie Scott, washwoman, warrant No. 407.....	10 00
December 1.	Pat. Jordan, gardener, warrant No. 408.....	33 34
December 1.	Andrew Pearce, farm hand, warrant No. 409.....	15 00
December 1.	George Finley, engineer, warrant No. 410.....	60 00
December 1.	Dora Green, house girl, warrant No. 411.....	10 00
December 1.	Vina Madison, washwoman, warrant No. 412.....	10 00
December 1.	Julia Newman, seamstress, warrant No. 413.....	12 00
December 1.	M. J. Allison, attendant, warrant No. 414.....	14 00
December 1.	Pat. Rhodey, attendant, warrant No. 415.....	25 00
December 1.	Martha Crutcher, attendant, warrant No. 416.....	14 00
December 1.	Mary Crutcher, attendant, warrant No. 417.....	14 00
December 1.	Julia Black, matron, warrant No. 418.....	41 67
December 1.	A. W. Overton, treasurer, warrant No. 419.....	12 50
December 1.	R. Tobin, steward, warrant No. 420.....	58 34
December 1.	S. Black, potatoes, warrant No. 424.....	71 50
December 1.	Miles & Bull, flour, warrant No. 425.....	30 22
December 1.	R. P. Pepper, potatoes, warrant No. 426.....	127 50
December 1.	Peter Byrne, painting roof, warrant No. 434.....	154 25
December 1.	R. Tobin, current expenses, warrant No. 435.....	8 50
December 1.	J. W. Gault & Co., repairs, warrant No. 436.....	35 60
1875.		
January 5.	B. F. Firestone, repairing harness, warrant No. 379.....	3 75
January 5.	M. V. South, beef, warrant No. 383.....	180 45
January 5.	E. Power, tin work, warrant No. 386.....	5 61
January 5.	L. Tobin, provisions, warrant No. 389.....	22 61
January 5.	W. H. Averill, drugs, warrant No. 393.....	12 55
January 5.	Reading & Dehoney, dry goods, warrant No. 421.....	19 90
January 5.	W. H. Averill, drugs, warrant No. 422.....	28 98
January 5.	P. C. Sower, bread, warrant No. 423.....	81 00
January 5.	Rodman & Bro., clothing, warrant No. 427.....	161 28
January 5.	Marshall & Sneed, boots and shoes, warrant No. 428.....	33 75
January 5.	J. W. Gault & Co., repairs, warrant No. 429.....	23 70
January 5.	L. Tobin, provisions, warrant No. 430.....	65 73
January 5.	Gray & Rodman, groceries, warrant No. 431.....	151 06
January 5.	E. Power, tin work, warrant No. 432.....	2 85
January 5.	M. V. South, beef, warrant No. 433.....	143 70
January 5.	T. S. Page, secretary, warrant No. 437.....	12 50
Amount carried forward.....		\$7,393 96

Amount brought forward		\$7,393 96
January	5. A. W. Overton, treasurer, warrant No. 438	12 50
January	5. R. Tobin, steward, warrant No. 439	58 34
January	5. Gran. Mooney, teamster, warrant No. 440	20 00
January	5. M. J. Allison, attendant, warrant No. 441	14 00
January	5. Patsey Speed, cook, warrant No. 442	12 00
January	5. Rachel Newman, cook, warrant No. 443	12 00
January	5. Vina Madison, washwoman, warrant No. 444	10 00
January	5. Fanny Scott, washwoman, warrant No. 445	10 00
January	5. Kate Mooney, washwoman, warrant No. 446	10 00
January	5. Lou. Mooney, dairy woman, warrant No. 447	6 00
January	5. Dora Green, house girl, warrant No. 448	10 00
January	5. George Finley, engineer, warrant No. 449	60 00
January	5. Sallie Black, teacher, warrant No. 450	30 00
January	5. Julia Black, matron, warrant No. 451	41 67
January	5. Nannie Owen, teacher, warrant No. 452	35 00
January	5. E. H. Black, Superintendent, warrant No. 453	125 00
January	5. W. Chenault, assistant physician, warrant No. 454	66 67
January	5. Pat. Rhodey, attendant, warrant No. 455	25 00
January	5. Mary Crutcher, attendant, warrant No. 456	14 00
January	5. Martha Crutcher, attendant, warrant No. 457	14 00
January	5. Elvira Crutcher, attendant, warrant No. 458	14 00
January	5. Julia Newman, seamstress, warrant No. 459	12 00
January	5. Andrew Pearce, farm hand, warrant No. 460	15 00
January	5. C. Chinn, butter, warrant No. 461	36 30
January	5. Robert Biggs, plumbing, warrant No. 462	38 30
January	5. James McConnell, country produce, warrant No. 463	47 70
January	5. L. H. Finnell, repairs, warrant No. 464	30 00
January	5. John R. Graham & Son, furniture, warrant No. 465	36 00
January	5. Ed. Burns, soap, warrant No. 466	12 15
January	5. D. R. Jones, corn, warrant No. 467	90 20
January	5. D. L. Haly, hardware, warrant No. 468	24 15
January	5. R. Tobin, steward, and current expenses, warrant No. 469 ..	92 85
January	5. E. Power, tin work, warrant No. 470	3 80
January	5. T. B. Heffner, blacksmith, warrant No. 471	39 60
January	5. Wm. Allen, repairing shoes, warrant No. 472	11 25
January	5. L. Tobin, groceries, warrant No. 473	68 20
January	5. Grainger & Co., repairs, warrant No. 474	50 98
January	5. Ainslee, Cochran & Co., repairs, warrant No. 475	14 25
January	5. J. B. Kelly, butter and eggs, warrant No. 476	29 85
January	5. Gray & Rodman, groceries, warrant No. 477	122 72
January	5. Miles & Bull, flour, warrant No. 478	52 11
January	5. Wm. Cavanaugh, hardware, warrant No. 479	198 23
January	5. M. V. South, meat, warrant No. 480	119 30
January	5. Marshall & Sneed, boots and shoes, warrant No. 481	45 00
January	5. W. H. Averill, drugs, warrant No. 482	10 45
January	5. Robert Church, corn, warrant No. 483	213 75
Amount carried forward		\$9,408 28

Amount brought forward-----		\$9,408 28
January	5. Rodman & Bro., clothing, warrant No. 484-----	142 21
January	5. J. G. Dudley & Bro., lumber, warrant No. 485-----	30 57
January	5. Wm. Wilkerson, potatoes, warrant No. 486-----	111 60
January	5. P. C. Sower, bread, warrant No. 487-----	85 23
January	5. Robt. Biggs, on account boiler, &c., warrant No. 488-----	500 00
January	5. J. W. Gault & Co., on account of repairing boiler, warrant No. 489-----	80 00
February	2. E. H. Black, Superintendent, warrant No. 1-----	125 00
February	2. W. Chenault, assistant physician, warrant No. 2-----	66 66
February	2. Julia Black, matron, warrant No. 3-----	41 66
February	2. Nannie Owen, teacher, warrant No. 4-----	35 00
February	2. Sallie Black, teacher, warrant No. 5-----	30 00
February	2. Lizzie Dehoney, teacher, warrant No. 6-----	25 00
February	2. R. Tobin, steward, warrant No. 7-----	58 33
February	2. A. W. Overton, treasurer, warrant No. 8-----	12 50
February	2. T. S. Page, secretary, warrant No. 9-----	12 50
February	2. George Finley, engineer, warrant No. 10-----	60 00
February	2. Dennis Driscoll, attendant one half month, warrant No. 12-----	12 50
February	2. Andrew Pearce, farm hand, warrant No. 13-----	15 00
February	2. M. J. Allison, attendant, warrant No. 14-----	14 00
February	2. Martha Crutcher, attendant, warrant No. 15-----	14 00
February	2. Elvira Crutcher, attendant, warrant No. 16-----	14 00
February	2. Mary Crutcher, attendant, warrant No. 17-----	14 00
February	2. Julia Newman, seamstress, warrant No. 18-----	12 00
February	2. Gran. Mooney, teamster, warrant No. 19-----	20 00
February	2. Rachel Newman, cook, warrant No. 20-----	12 00
February	2. Patsey Speed, cook, warrant No. 21-----	12 00
February	2. Kate Mooney, washwoman, warrant No. 22-----	10 00
February	2. Fannie Scott, washwoman, warrant No. 23-----	10 00
February	2. Vina Madison, washwoman, warrant No. 24-----	10 00
February	2. Dora Green, house girl, warrant No. 25-----	10 00
February	2. Lou. Mooney, dairy woman, warrant No. 26-----	6 00
February	2. P. C. Sower, bread, warrant No. 27-----	96 93
February	2. L. H. Finnell, carpenter, warrant No. 28-----	8 40
February	2. W. H. Averill, drugs, warrant No. 30-----	19 71
February	2. D. R. Jones, produce, warrant No. 36-----	32 72
February	2. Mrs. D. H. Smith, comforts, warrant No. 37-----	37 75
February	2. E. H. Black and G. C. Smith, traveling expenses, war- rant No. 39-----	50 00
March	2. E. H. Black, Superintendent, warrant No. 40-----	125 00
March	2. W. Chenault, assistant physician, warrant No. 41-----	66 67
March	2. Julia Black, matron, warrant No. 42-----	41 67
March	2. Nannie Owen, teacher, warrant No. 43-----	35 00
March	2. Sallie Black, teacher, warrant No. 44-----	30 00
March	2. Lizzie Dehoney, teacher, warrant No. 45-----	25 00
March	2. R. Tobin, steward, warrant No. 46-----	58 33
Amount carried forward-----		\$11,637 22

	Amount brought forward	\$11,637 22
March	2. A. W. Overton, treasurer, warrant No. 47	12 50
March	2. T. S. Page, secretary, warrant No. 48	12 50
March	2. G. W. Finley, engineer, warrant No. 49	70 00
March	2. D. Driscoll, attendant, warrant No. 50	25 00
March	2. Andrew Pearce, farm hand, warrant No. 51	15 00
March	2. M. J. Allison, attendant, warrant No. 52	14 00
March	2. Martha Crutcher, attendant, warrant No. 53	14 00
March	2. Elvira Crutcher, attendant, warrant No. 54	14 00
March	2. Mary Crutcher, attendant, warrant No. 55	14 00
March	2. Margaret Newman, seamstress, warrant No. 56	9 00
March	2. Gran. Mooney, teamster, warrant No. 57	20 00
March	2. Patsy Speed, cook, warrant No. 58	12 00
March	2. Kate Mooney, washwoman, warrant No. 59	10 00
March	2. Fannie Scott, washwoman, warrant No. 60	10 00
March	2. Vina Madison, washwoman, warrant No. 61	10 00
March	2. Dora Green, house girl, warrant No. 62	10 00
March	2. Lou. Mooney, dairy woman, warrant No. 63	6 00
March	2. Charlotte Pittman, cook, warrant No. 64	12 00
March	2. I. Wingate, jr., hay, warrant No. 69	33 00
March	2. L. H. Finnell, repairs, warrant No. 76	55 42
March	2. D. R. Jones, turkeys, warrant No. 77	14 80
April	2. Rodman & Bro., dry goods, warrant No. 29	96 87
April	2. Marshall & Sneed, boots and shoes, warrant No. 31	65 00
April	2. M. V. South, beef, warrant No. 32	142 35
April	2. B. F. Firestone, repairing harness, warrant No. 33	7 10
April	2. Miles & Bull, flour, warrant No. 34	52 84
April	2. Gray & Rodman, groceries, warrant No. 35	78 00
April	2. Reading & Dehoney, dry goods, warrant No. 38	23 77
April	2. Jas. Ruffells, gardener, warrant No. 65	30 00
April	2. Rodman & Bro., dry goods, warrant No. 66	49 28
April	2. Marshall & Sneed, boots and shoes, warrant No. 67	65 05
April	2. J. W. Poe, soap, warrant No. 68	30 50
April	2. W. H. Averill, drugs, warrant No. 70	20 10
April	2. L. Tobin, provisions, warrant No. 71	59 86
April	2. P. C. Sower, bread, warrant No. 72	88 20
April	2. M. V. South, beef, warrant No. 73	144 66
April	2. Gray & Rodman, groceries, warrant No. 74	17 60
April	2. Miles & Bull, flour, warrant No. 75	52 01
April	2. E. H. Black, Superintendent, warrant No. 78	125 00
April	2. W. Chenault, assistant physician, warrant No. 79	66 66
April	2. Julia Black, matron, warrant No. 80	41 66
April	2. Nannie Owen, teacher, warrant No. 81	35 00
April	2. Sallie Black, teacher, warrant No. 82	30 00
April	2. Lizzie Dehoney, teacher, warrant No. 83	25 00
April	2. A. W. Overton, treasurer, warrant No. 84	12 50

Amount carried forward \$13,389 45

Amount brought forward-----		\$13,389 45
April	2. T. S. Page, secretary, warrant No. 85-----	12 50
April	2. G. W. Finley, engineer, warrant No. 86-----	70 00
April	2. Dennis Driscoll, attendant, warrant No. 87-----	25 00
April	2. Andrew Pearce, farm hand, warrant No. 88-----	15 00
April	2. Martha Crutcher, attendant, warrant No. 89-----	14 00
April	2. Elvira Crutcher, attendant, warrant No. 90-----	14 00
April	2. Mary Crutcher, attendant, warrant No. 91-----	14 00
April	2. Jas. Ruffells, gardener, warrant No. 92-----	30 00
April	2. Kate Welch, attendant, warrant No. 93-----	14 00
April	2. Margaret Newman, seamstress, warrant No. 94-----	12 00
April	2. Gran. Mooney, teamster, warrant No. 95-----	20 00
April	2. Patsey Speed, cook, warrant No. 96-----	12 00
April	2. Charlotte Pittman, cook, warrant No. 97-----	12 00
April	2. Kate Mooney, washwoman, warrant No. 98-----	10 00
April	2. Fanny Scott, washwoman, warrant No. 99-----	10 00
April	2. Vina Madison, washwoman, warrant No. 100-----	10 00
April	2. Dora Green, house girl, warrant No. 101-----	10 00
April	2. Lou. Mooney, dairy woman, warrant No. 102-----	6 00
April	2. R. Tobin, steward, warrant No. 103-----	58 34
April	2. Gray & Rodman, groceries, warrant No. 104-----	48 45
April	2. W. H. Averill, drugs, warrant No. 105-----	47 70
April	2. Clem. Chinn, butter, warrant No. 106-----	22 40
April	2. Rodman & Bro., clothing, warrant No. 107-----	224 12
April	2. Marshall & Sneed, boots and shoes, warrant No. 108-----	41 90
April	2. E. Power, tin work, warrant No. 109-----	4 10
April	2. Wm. Weir, smoke stack, warrant No. 110-----	21 00
April	2. John Henderson, filling ice-house, warrant No. 111-----	100 00
April	2. R. H. Crittenden, assignee H. I. Todd, cow, warrant No. 112-----	50 00
April	2. Babbitt, Harkness & Co., groceries, warrant No. 113-----	115 38
April	2. L. Hord, corn, warrant No. 114-----	61 45
April	2. J. B. Kelly, butter, warrant No. 115-----	11 40
April	2. I. Wingate, jr., hay, warrant No. 116-----	50 20
April	2. W. H. Averill, drugs, warrant No. 117-----	28 93
April	2. L. Tobin, provisions, &c., warrant No. 118-----	100 67
April	2. Miles & Bull, flour, warrant No. 119-----	45 46
April	2. B. F. Firestone, repairing harness, warrant No. 120-----	7 40
April	2. R. Tobin, steward, current expenses, warrant No. 121-----	96 65
April	2. M. V. South, beef, warrant No. 122-----	167 10
April	2. J. W. South, repairs, warrant No. 123-----	184 35
April	2. E. Burns, hay, warrant No. 124-----	30 00
April	2. P. C. Sower, bread, warrant No. 125-----	97 65
April	2. J. S. Hawkins, hay, warrant No. 126-----	58 15
April	2. J. G. Dudley & Bro., lumber, warrant No. 127-----	79 06
April	2. Reading & Dehoney, furniture, warrant No. 128-----	5 15
Amount carried forward-----		\$15,456 96

	Amount brought forward.....	\$15,456 96
April	2. W. Cavanaugh, hardware, warrant No. 129.....	27 50
April	2. D. L. Haly, hardware, warrant No. 130.....	10 95
April	2. J. R. Graham & Son, furniture, warrant No. 131.....	28 75
April	2. W. T. Samuels & Co., insurance, warrant No. 132.....	25 00
April	2. E. Hensley, insurance, warrant No. 133.....	25 00
April	2. J. W. Gault & Co., account in full for repairing boiler, warrant No. 134.....	86 00
April	2. Robert Biggs, balance in full for boiler, &c., warrant No. 135.....	617 73
May	2. E. H. Black, Superintendent, warrant No. 136.....	125 00
May	2. W. Chenault, assistant physician, warrant No. 137.....	66 66
May	2. Julia Black, matron, warrant No. 138.....	41 66
May	2. Nannie Owen, teacher, warrant No. 139.....	35 00
May	2. Sallie Black, teacher, warrant No. 140.....	30 00
May	2. Lizzie Dehoney, teacher, warrant No. 141.....	25 00
May	2. A. W. Overton, treasurer, warrant No. 142.....	12 50
May	2. T. S. Page, secretary, warrant No. 143.....	12 50
May	2. G. W. Finley, engineer, warrant No. 144.....	70 00
May	2. Dennis Driscoll, attendant, warrant No. 145.....	25 00
May	2. Andrew Pearce, farm hand, warrant No. 146.....	15 00
May	2. Martha Crutcher, attendant, warrant No. 147.....	14 00
May	2. Elvira Crutcher, attendant, warrant No. 148.....	14 00
May	2. Mary Crutcher, attendant, warrant No. 149.....	14 00
May	2. Kate Welch, attendant, warrant No. 150.....	14 00
May	2. Jas. Ruffells, gardener, warrant No. 151.....	30 00
May	2. Gran. Mooney, teamster, warrant No. 152.....	20 00
May	2. Patsey Speed, cook, warrant No. 153.....	12 00
May	2. Charlotte Pittman, cook, warrant No. 154.....	12 00
May	2. Kate Mooney, washwoman, warrant No. 155.....	10 00
May	2. Fanny Scott, washwoman, warrant No. 156.....	10 00
May	2. Vina Madison, washwoman, warrant No. 157.....	10 00
May	2. Dora Green, house girl, warrant No. 158.....	10 00
May	2. Lou. Mooney, dairy woman, warrant No. 159.....	6 00
May	2. R. Tobin, steward, warrant No. 160.....	58 33
May	2. P. C. Sower, bread, warrant No. 161.....	94 50
May	2. W. T. Samuels & Co., insurance, warrant No. 166.....	25 00
May	2. E. Hensley, insurance, warrant No. 167.....	25 00
May	2. John Martin, corn, warrant No. 170.....	18 00
May	2. J. & D. P. Bennett, mattresses, warrant No. 171.....	249 30
May	2. W. T. Samuels & Co., insurance, warrant No. 173.....	50 00
May	2. E. Hensley, insurance, warrant No. 174.....	50 00
June	2. E. H. Black, Superintendent, warrant No. 175.....	125 00
June	2. Julia Black, matron, warrant No. 176.....	41 67
June	2. Nannie Owen, teacher, warrant No. 177.....	35 00
June	2. Sallie Black, teacher, warrant No. 178.....	30 00

Amount carried forward..... \$17,714 01

	Amount brought forward	\$17,714 01
June	2. Lizzie Dehoney, teacher, warrant No. 179	25 00
June	2. A. W. Overton, treasurer, warrant No. 180	12 50
June	2. T. S. Page, secretary, warrant No. 181	12 50
June	2. G. W. Finley, engineer, warrant No. 182	70 00
June	2. Dennis Driscoll, attendant, warrant No. 183	25 00
June	2. Andy Pearce, farm hand, warrant No. 184	15 00
June	2. Martha Crutcher, attendant, warrant No. 185	14 00
June	2. Elvira Crutcher, attendant, warrant No. 186	14 00
June	2. Mary Crutcher, attendant, warrant No. 187	14 00
June	2. Kate Welch, attendant, warrant No. 188	14 00
June	2. James Ruffells, gardener, warrant No. 189	30 00
June	2. Gran. Mooney, teamster, warrant No. 190	20 00
June	2. Patsey Speed, cook, warrant No. 191	12 00
June	2. Charlotte Pittman, cook, warrant No. 192	12 00
June	2. Kate Mooney, washwoman, warrant No. 193	10 00
June	2. Fanny Scott, washwoman, warrant No. 194	10 00
June	2. Vina Madison, washwoman, warrant No. 195	10 00
June	2. Dora Green, house girl, warrant No. 196	10 00
June	2. Lou. Mooney, dairy woman, warrant No. 197	6 00
June	2. Sue McDaniel, seamstress, warrant No. 198	12 80
June	2. Mary Sullivan, seamstress, warrant No. 199	12 00
June	2. R. Tobin, steward, warrant No. 200	58 34
June	2. Sally Chenault, salary as assistant physician, warrant No. 201	15 05
June	2. Sally Chenault, salary as assistant physician, warrant No. 202	51 62
July	6. Marshall & Sneed, boots and shoes, warrant No. 162	33 55
July	6. M. V. South, beef, warrant No. 163	186 40
July	6. Miles & Bull, flour, warrant No. —	25 85
July	6. Rodman & Bro., clothing, warrant No. 165	193 00
July	6. Gray & Rodman, groceries, warrant No. 168	102 96
July	6. W. H. Averill, drugs, warrant No. 169	30 49
July	6. Reading & Dehoney, dry goods, warrant No. 172	35 00
July	6. Rodman & Bro., clothing, warrant No. 201	79 83
July	6. Miles & Bull, flour, warrant No. 202	37 80
July	6. Bridgeford & Co., repairs, warrant No. 203	7 30
July	6. L. Tobin, groceries, warrant No. 204	68 64
July	6. I. Wingate, jr., hay, &c., warrant No. 205	94 85
July	6. Gray & Rodman, groceries, warrant No. 206	45 85
July	6. G. B. Macklin, hay, warrant No. 207	25 60
July	6. P. C. Sower, bread, warrant No. 208	97 65
July	6. W. H. Averill, drugs, warrant No. 209	25 70
July	6. Marshall & Sneed, boots and shoes, warrant No. 210	44 36
July	6. Reading & Dehoney, dry goods, warrant No. 211	19 70
July	6. J. W. Mastin, corn, warrant No. 212	24 00

Amount carried forward

\$19,378 35

	Amount brought forward	\$19,378 35
July	6. M. V. South, beef, warrant No. 213	163 05
July	6. E. H. Black, Superintendent, warrant No. 216	125 00
July	6. B. T. Wood, assistant physician, warrant No. 217	66 66
July	6. Julia Black, matron, warrant No. 218	41 67
July	6. Nannie Owen, teacher, warrant No. 219	35 00
July	6. Sallie Black, teacher, warrant No. 220	30 00
July	6. Lizzie Dehoney, teacher, warrant No. 221	25 00
July	6. A. W. Overton, treasurer, warrant No. 222	12 50
July	6. T. S. Page, secretary, warrant No. 223	12 50
July	6. George Finley, engineer, warrant No. 224	70 00
July	6. Dennis Driscoll, attendant, warrant No. 225	25 00
July	6. Andy Pearce, farm hand, warrant No. 226	15 00
July	6. Martha Crutcher, attendant, warrant No. 227	14 00
July	6. Elvira Crutcher, attendant, warrant No. 228	14 00
July	6. Mary Crutcher, attendant, warrant No. 229	14 00
July	6. Kate Welch, attendant, warrant No. 230	14 00
July	6. James Ruffells, gardener, warrant No. 231	30 00
July	6. Gran. Mooney, teamster, warrant No. 232	20 00
July	6. Patsey Speed, cook, warrant No. 233	12 00
July	6. Charlotte Pittman, cook, warrant No. 234	12 00
July	6. Kate Mooney, washwoman, warrant No. 235	10 00
July	6. Fanny Scott, washwoman, warrant No. 236	10 00
July	6. Vina Madison, washwoman, warrant No. 237	10 00
July	6. Dora Green, house girl, warrant No. 238	10 00
July	6. Lou. Mooney, dairy woman, warrant No. 239	6 00
July	6. Sue McDaniel, seamstress, warrant No. 240	12 00
July	6. Mary Sullivan, seamstress, warrant No. 241	14 00
July	6. Margaret Newman, seamstress, warrant No. 242	3 00
July	6. R. Tobin, steward, warrant No. 243	58 34
July	6. Rodman & Bro., clothing, warrant No. 244	188 49
July	6. Moore, Bremaker & Co., groceries, warrant No. 245	63 88
July	6. Robert Biggs, plumbing, warrant No. 246	16 50
July	6. Bridgeford & Co., repairs, warrant No. 247	9 00
July	6. Marshall & Sneed, boots, &c., warrant No. 248	44 05
July	6. W. H. Averill, drugs, warrant No. 249	29 55
July	6. E. Power, tin work, warrant No. 250	9 25
July	6. W. Cavanaugh, hardware, warrant No. 251	22 22
July	6. J. R. Graham & Son, coffin, warrant No. 252	7 50
July	6. M. V. South, beef, warrant No. 253	166 42
July	6. J. B. Kelly, butter, warrant No. 254	50 70
July	6. Butler & Harrigan, plastering, warrant No. 255	19 00
July	6. Miles & Bull, flour, warrant No. 256	32 55
July	6. Mike Sullivan, labor, warrant No. 257	45 00
July	6. Gray & Rodman, groceries, warrant No. 258	37 00
July	6. P. C. Sower, bread, warrant No. 259	84 00

Amount carried forward \$21,088 18

	Amount brought forward-----	\$21,088 18
July	6. R. Tobin, current expenses, warrant No. 260-----	105 13
July	6. A. L. Jones, repairs, warrant No. 261-----	60 00
July	6. L. Tobin, provisions, warrant No. 262-----	147 55
July	6. Babbitt, Harkness & Co., groceries, warrant No. 263-----	59 00
July	6. John P. Morton & Co., books, warrant No. 264-----	13 69
July	6. F. Chinn, butter, warrant No. 265-----	55 65
July	6. Black & Chinn, coal, warrant No. 266-----	500 00
August	3. E. H. Black, Superintendent, warrant No. 267-----	125 00
August	3. B. T. Wood, assistant physician, warrant No. 268-----	66 66
August	3. Julia Black, matron, warrant No. 269-----	41 66
August	3. A. W. Overton, treasurer, warrant No. 270-----	12 50
August	3. T. S. Page, secretary, warrant No. 271-----	12 50
August	3. George Finley, engineer, warrant No. 272-----	70 00
August	3. Dennis Driscoll, attendant, warrant No. 273-----	25 00
August	3. Andy Pearce, farm hand, warrant No. 274-----	15 00
August	3. Martha Crutcher, attendant, warrant No. 275-----	14 00
August	3. Elvira Crutcher, attendant, warrant No. 276-----	14 00
August	3. Mary Crutcher, attendant, warrant No. 277-----	14 00
August	3. Kate Welch, attendant, warrant No. 278-----	14 00
August	3. James Ruffells, gardener, warrant No. 279-----	30 00
August	3. Gran. Mooney, teamster, warrant No. 280-----	20 00
August	3. Patsey Speed, cook, warrant No. 281-----	12 00
August	3. Charlotte Pittman, cook, warrant No. 282-----	12 00
August	3. Kate Mooney, washwoman, warrant No. 283-----	10 00
August	3. Fanny Scott, washwoman, warrant No. 284-----	10 00
August	3. Vina Madison, washwoman, warrant No. 285-----	10 00
August	3. Dora Green, house girl, warrant No. 286-----	10 00
August	3. Lou. Mooney, dairy woman, warrant No. 287-----	6 00
August	3. Sue McDaniel, seamstress, warrant No. 288-----	12 00
August	3. R. Tobin, steward, warrant No. 289-----	58 34
August	3. W. H. Averill, drugs, warrant No. 290-----	18 87
August	3. Gray & Rodman, groceries, warrant No. 291-----	21 50
August	3. Miles & Bull, flour, warrant No. 292-----	39 25
August	3. L. Tobin, provisions, warrant No. 293-----	50 80
August	3. B. F. Firestone, repairing harness, warrant No. 294-----	3 25
August	3. P. C. Sower, bread, warrant No. 295-----	97 65
August	3. Marshall & Sneed, boots and shoes, warrant No. 296-----	66 55
August	3. M. V. South, beef, warrant No. 297-----	175 00
August	3. Mike Sullivan, labor, warrant No. 298-----	30 00
August	3. Reading & Dehoney, dry goods, warrant No. 299-----	3 80
September 7.	E. H. Black, Superintendent, warrant No. 300-----	125 00
September 7.	B. T. Wood, assistant physician, warrant No. 301-----	66 67
September 7.	Julia Black, matron, warrant No. 302-----	41 67
September 7.	A. W. Overton, treasurer, warrant No. 303-----	12 50
	Amount carried forward-----	\$23,396 37

Amount brought forward -----		\$23,396 37
September 7.	T. S. Page, secretary, warrant No. 304-----	12 50
September 7.	G. W. Finley, engineer, warrant No. 305-----	70 00
September 7.	Dennis Driscoll, attendant, warrant No. 306-----	25 00
September 7.	Andy Pearce, farm hand, warrant No. 307-----	15 00
September 7.	Martha Crutcher, attendant, warrant No. 308-----	14 00
September 7.	Elvira Crutcher, attendant, warrant No. 309-----	14 00
September 7.	Mary Crutcher, attendant, warrant No. 310-----	14 00
September 7.	Kate Welch, attendant, warrant No. 311-----	14 00
September 7.	James Ruffells, gardener, warrant No. 312-----	30 00
September 7.	Gran. Mooney, teamster, warrant No. 313-----	20 00
September 7.	Patsey Speed, cook, warrant No. 314-----	12 00
September 7.	Charlotte Pittman, cook, warrant No. 315-----	12 00
September 7.	Kate Mooney, washwoman, warrant No. 316-----	10 00
September 7.	Fanny Scott, washwoman, warrant No. 317-----	10 00
September 7.	Vina Madison, washwoman, warrant No. 318-----	10 00
September 7.	Dora Green, house girl, warrant No. 319-----	10 00
September 7.	Lou. Mooney, dairy woman, warrant No. 320-----	6 00
September 7.	Sue McDaniel, seamstress, warrant No. 321-----	12 00
September 7.	H. G. Banta, painting, warrant No. 323-----	53 50
September 7.	Tom. Heffner, blacksmithing, warrant No. 326-----	45 40
September 7.	Butler & Harrigan, plastering, warrant No. 327-----	30 60
September 7.	Miles & Bull, flour, warrant No. 335-----	35 50
September 7.	W. H. Averill, drugs, warrant No. 336-----	28 28
September 7.	G. Shaefer, carpenter, warrant No. 339-----	154 39
September 7.	J. Fothergill, apples, 1874, warrant No. 380-----	12 00
Total -----		\$24,066 54
October 1.	Balance in hands of treasurer-----	276 73
		<hr/>
		\$24,343 27
		<hr/>

RICHARD TOBIN, *Steward.*

SUPERINTENDENT'S REPORT.

KENTUCKY INSTITUTION
FOR THE EDUCATION OF FEEBLE-MINDED CHILDREN,
FRANKFORT, KY., November 1st, 1875. }

To GRANT GREEN, Esq., *Chairman Board of Commissioners:*

DEAR SIR: Inclosed find report of number of children "received and cared for during the year immediately preceding, and the counties from which they come."

Respectfully,

E. H. BLACK, *Superintendent.*

Number of children received into the Institution since last report, December 31st,	
1874	16
Dead	3
Dismissed	2
Present number	112
Of the hundred and twelve, there are—	
From the city of Louisville	25
From the county of—	
Kenton	6
Campbell	4
Bracken	1
Hopkins	1
Pendleton	1
Caldwell	2
Jefferson	1
Ballard	1
Warren	1
Owen	3
Bourbon	3
Greenup	2
Webster	2
Clark	1
Scott	3
Adair	1
Gallatin	1
Mason	1
Laurel	2
Daviess	1

From the county of—

Nelson	1
Hickman	1
Ohio	1
Fleming	1
Shelby	2
Lincoln	3
Trimble	2
Fayette	3
Oldham	1
Franklin	7
Mercer	1
Crittenden	1
McCracken	1
Butler	1
Henderson	2
Boyd	2
Hancock	2
Henry	1
Madison	2
Woodford	1
Simpson	1
Harrison	2
Todd	1
Allen	1
Garrard	1
Cumberland	1

106

From Tennessee	1
From Georgia	1
From Louisiana	1
From Illinois	1
From Indiana	1
From Mississippi	1

6

Total	112
-------------	-----

Of the number received since our last report, there are—

From the city of Louisville	4
From the county of—	
Lincoln	1
Bourbon	1
Franklin	3
Nelson	1
Ohio	1

From the county of—

Fleming -----	1
Shelby -----	2
Hickman -----	1

15

From Mississippi ----- 1

Total ----- 16

There are three children from Kentucky who pay annually one hundred and fifty dollars each, and one who pays fifty dollars, and there are eighteen who furnish their own clothing.

Those from other States pay an average of two hundred and sixty-six dollars each, per annum, and furnish their own clothing.

E. H. BLACK, *Superintendent.*

OCTOBER 1ST, 1875.

Legislative Document No. 12.

FIFTY-SECOND ANNUAL REPORT

OF THE

KENTUCKY INSTITUTION

FOR THE

EDUCATION OF THE DEAF AND DUMB,

AT DANVILLE,

TO THE GOVERNOR OF KENTUCKY,

FOR

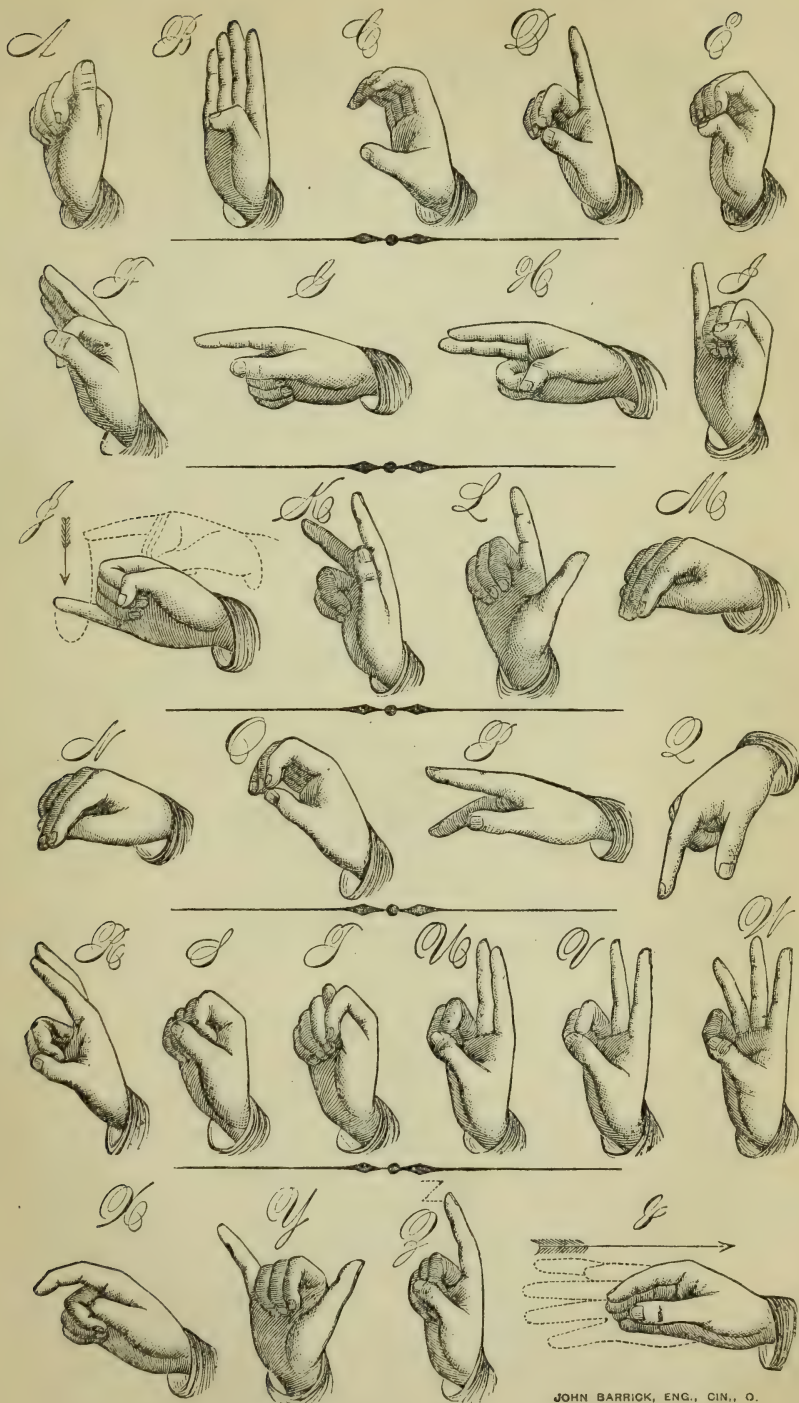
THE YEAR 1875.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.

1876.

MANUAL ALPHABET.



BOARD OF COMMISSIONERS.

J. W. GRIGSBY, PRESIDENT.

J. W. PROCTOR, SECRETARY.

CLIFTON RODES, TREASURER.

J. L. ALLEN, AUDITOR.

TERM EXPIRES JANUARY 10, 1876.

J. W. GRIGSBY, Boyle county.

J. L. ALLEN, Boyle county.

R. W. GRAHAM, Boyle county.

J. H. BRUCE, Garrard county.

TERM EXPIRES JANUARY 10, 1878.

JOHN COWAN, Boyle county.

GEO. F. LEE, Boyle county.

J. W. PROCTOR, Boyle county.

WILLIAM JOHNSON, Nelson county.

TERM EXPIRES JANUARY 10, 1880.

CLIFTON RODES, Boyle county.

SAMUEL AYRES, Boyle county.

GEO. R. MCKEE, Kenton county.

J. W. ALCORN, Lincoln county.

OFFICERS OF THE INSTITUTION.

PRINCIPAL :

J. A. JACOBS.

INSTRUCTORS :

CHARLES H. TALBOT, A. M.

L. EDDY, A. M.

JAMES G. GEORGE.

GEORGE T. SCHOOLFIELD.

MISS MARTHA A. STEPHENS.

LIBRARIAN :

GEORGE T. SCHOOLFIELD.

MATRON :

Mrs. M. F. DUDLEY.

HOUSEKEEPER :

MISS M. E. MOSS.

PHYSICIAN :

GEO. COWAN, M. D.

REPORT OF THE BOARD OF COMMISSIONERS.

To His Excellency, JAMES B. McCREARY, Governor of Kentucky:

The Commissioners of the Kentucky Institution for the Deaf and Dumb, as required by law, respectfully lay before your Excellency their Fifty-second Annual Report.

They are happy to report the Institution in a highly prosperous condition, with a considerably increased number of pupils, and all of its several departments in successful operation. The accompanying reports of the Superintendent, Physician, and Treasurer, render an elaborate statement from the Board unnecessary, as your Excellency is respectfully referred to said reports for full and correct information in respect to the working of the Institution during the past year, its present condition, and its immediate wants in the way of improvement. The suggestions of the Superintendent in regard to improvements of immediate necessity receive the unqualified approval of the Commissioners, and they earnestly unite with him in asking from the General Assembly such an increase of our appropriations as will enable us to carry them out.

The only changes that have occurred in our corps of teachers since our last report are the retirement, at the close of the last session, of Mr. W. H. Weedon, whose engagement was only temporary, and the appointment of Mr. L. Eddy as his successor. Mr. Eddy was for many years an instructor in another Institution for Deaf-Mutes, and more recently Principal of the Institution for Deaf-Mutes and Blind in West Virginia. He comes thus endowed with large experience in his profession, and bringing high recommendations from each of his former places of residence, and has entered upon the discharge of his duties here with such zeal, energy, and efficiency as to cause the Commissioners to hope and believe that they have been fortunate in securing his services in this Institution.

The report of the Treasurer exhibits the finances of the Institution in a sound and healthful condition, the funds having been economically managed, and the expenditures kept, at all times, strictly within the limits of the income. The increase annually occurring in the number of our pupils makes it perfectly apparent, however, that our present annual income will be no longer sufficient to carry on the Institution; as an additional outlay for current support, an increase in the accommodations for pupils, and the employment of one or more additional teachers, will certainly be required before the assembling of another Legislature.

The Commissioners take pleasure in commending the general management of the Institution, and also in rendering testimony to the faithfulness and efficiency of all its officers and teachers; and with confidence in the continued usefulness of this important charity, they most cordially commend its claims to the favorable consideration of your Excellency and the General Assembly.

Respectfully submitted,

J. WARREN GRIGSBY, *President.*

J. W. PROCTOR, *Secretary.*

JANUARY 5TH, 1876.

REPORT OF THE PRINCIPAL.

To the Board of Commissioners of the Kentucky Institution for Deaf-Mutes:

GENTLEMEN: Although I am not required by law and have not been requested by the Board to present a written report, yet, for reasons which seemed to me important, I have prepared and beg leave to submit, for your consideration, the following statement of the condition and progress of the Institution for the past twelve months, together with some suggestions in relation to improvements therein of immediate necessity; and, if the same shall meet with your approval, I would respectfully ask to have them incorporated in your report to the Governor to be laid before the General Assembly.

NUMBER OF PUPILS.

The year just closed was the fifty-second in the history of the Institution, and has been, it is my happy privilege to state, one of almost uninterrupted prosperity and success. The total number of pupils in attendance was 87—44 males and 43 females—being an increase of 6 over the number for the previous year. The number in attendance at the present time (November 13th) is 91. Of these, 18 entered as new pupils since the opening of this session. A much larger number, perhaps 30 or more in all, of applications for the admission of new pupils were received during the vacation, but, from unknown causes, only a little more than half that number have as yet made their appearance. I have no means of estimating the exact proportion of the deaf-mutes in the State who are, on various accounts, deprived of the benefits of the Institution, but it must be fully equal to, and is probably much larger, than that of the number who receive them. One fact in this connection may be worthy of mention. Of the 91 pupils now in the Institution, 13, or one seventh, are of German parentage, and I am ignorant of the existence of a single German deaf-mute in the State of school age outside of the Institution; while I might name scores of native-born Kentuckians, whose children are afflicted in this way, who have refused every offer and resisted every plea made in behalf of their unfortunate offspring; thus condemning them to grope through life miserable, helpless imbeciles. This fact, it seems to me, may be left to speak for itself to the mind of every intelligent citizen of the State who reads it.

HEALTH.

Under the guardianship of a kind Providence we were permitted to enjoy another year of entire exemption from serious illness and from

death. For full three-fourths of the term the hospital rooms were vacant, and the few cases of sickness which did occur were light and yielded readily to medical treatment and good nursing, which were in every case promptly rendered. The foregoing favorable results are the more remarkable, from the fact that quite a large proportion of our pupils come to us, at first, more or less physically unsound; showing, in some cases, the lingering effects of the disease which caused their deafness, and in others the want of proper sanitary treatment at home, such as wholesome diet, personal cleanliness, fresh air, and prompt and judicious medical attendance in all the ills and ailments that usually afflict childhood. And so it not unfrequently becomes our task to heal the body before we can even begin the cultivation of the mind.

CONDUCT.

The conduct of the pupils generally continues to improve. This gratifying fact is due, I am confident, in a large measure, to the good effects of the plan, mentioned in your last report, of allowing the older pupils of both sexes the freedom of the parlors of the Institution one evening in each month, under the supervision of the matron and other officers, who are constantly present to give instruction in matters of propriety, and to see that proper decorum is strictly observed. Indeed, to those who were familiar with the previous state of affairs in this respect, and who have watched closely and with solicitude the working of this experiment, at first deemed critical and doubtful, the result seems like a complete revolution. The effect is difficult to describe. The change was gradual, and must have been witnessed throughout its entire progress to be fully appreciated. The infirmity of the deaf-mute, when left in ignorance, cuts him off almost entirely from all intercourse with his hearing and speaking acquaintances, and produces in him numerous strange and painful peculiarities; and, while the cultivation of his mind alone may effect the removal of some of these, yet, his being educated in an Institution where several years of his life, during its most susceptible period, must be spent in no other society than that of persons afflicted in the same way and possessing the same peculiarities, tends inevitably to develop in him other idiosyncrasies of both mind and character which no subsequent experience can wholly efface. His mental and moral training are, of course, of the highest importance; but, if his education has been limited to these, he will be found, on leaving school, to differ from other persons, not only in his modes of thought and expression, and in his apprehension of the nature and force of moral obligations, but his peculiarities will be still more painfully apparent in his ideas of conventional right and wrong, in his appreciation of the force of public opinion, in his knowledge and observance of the ordinary rules of politeness, and in his regard for the

amenities and proprieties of life—in short, as to his behavior in general. Such is the power of public sentiment, intangible as it may appear, that no man, however elevated, can afford to disregard its behests; and, since the deaf-mute, by his infirmity, is rendered almost totally unconscious of even the existence of such a power, and since the majority of hearing persons are equally in the dark as to the true condition of *his* mind, usually attributing his neglect of the ordinary proprieties of life to imbecility rather than want of information, and since the treatment which a man receives from those by whom he is surrounded is sure to reflect itself in his life and character, either to elevate or degrade them, as the case may be, the importance of training deaf and dumb youths especially in the knowledge and observance of the rules of conduct proper to all the conditions and circumstances of life, will not be questioned. The best method of accomplishing the desired result is the thing to be decided upon. That which we have adopted has so far, in the main, worked most satisfactorily, and, in my opinion, if wisely managed and carefully guarded, will continue to do so.

INTELLECTUAL IMPROVEMENT.

The advancement of the pupils in mental development and acquisition has been very encouraging, yet by no means all that we could desire. Our constant endeavor has been, and will continue to be, directed toward the attainment of a higher standard of proficiency; and, to this end, we have begun the present term with a new organization of classes, a more systematic arrangement of the hours for study, and the introduction of some new text-books and new methods of instruction, the latter not as substitutes for old books and methods so much as supplementary and auxiliary thereto. Books and methods adapted to the deaf and dumb are exceedingly important as aids in their instruction, and have long puzzled the wisest and most experienced instructors to devise; yet, needful as these are, they are only secondary; the first and most essential requisite being competent and faithful teachers. It is not sufficient that the instructor himself should possess the requisite knowledge; he must also possess the rare faculty of imparting his knowledge to others. While this is true of all instructors, in the teacher of the deaf and dumb this faculty must be possessed in a peculiar degree, and must be joined with an unusual amount of patience, perseverance and energy, with ingenuity in devising modes of illustration, skill in preparing lessons for instruction, and dexterity in presenting them, so as to reach and awaken the usually half dormant minds of his pupils. The teacher who adopts a dull and lifeless routine in the class-room, and depends wholly upon methods and text-books prepared to his hand by others, is sure to fail,

and worse than fail, by inculcating habits of indolence and mental inactivity in his pupils that no subsequent labor can ever wholly free them of.

TEACHERS.

For our present number of pupils our corps of teachers is now complete. It numbers five—four gentlemen and one lady. They are all persons singularly well suited to their respective positions, and all of them, I am persuaded, duly appreciate the correctness of the above enumeration of the qualifications indispensable in a teacher of deaf-mutes, and endeavor, as far as possible, to realize the same in their own persons. For the faithful and efficient manner in which they have endeavored to discharge their laborious duties, for the cheerful and effective support which they have always rendered me in the government of the Institution, and for the harmony and good feeling which has marked their intercourse with each other, and with all the officers and employees of the Institution, I take the highest pleasure in commending them before the Board. Of the services rendered by the matron in the control of the domestic affairs of the Institution, in the instruction of the girls in sewing, in the care of the sick, and in the influence for good which she has constantly exerted over both girls and boys, I cannot speak too highly.

INDUSTRIAL DEPARTMENT.

The question of providing additional means for teaching the boys useful trades is one which I would respectfully suggest to the Board as claiming their attention. In the last report written by my lamented predecessor, he uses this language: "Intellectual education and elevation, whether of deaf-mutes or speaking children and youth, unless accompanied by industrial training and qualification to obtain a livelihood, is not a benefaction." Whether we fully agree with this strong statement of the case or not, the importance of teaching our pupils trades that shall enable them to support themselves after they leave school, is so frequently illustrated by the fact of educated deaf-mutes seeking employment, especially in the towns and cities, and being unable to obtain it from the want of knowledge of a trade, that I do not hesitate to bring the subject again to your notice; and, in addition to the provisions you have already made, ask you to increase still further the facilities of our industrial department. The printing office has been enlarged, and a new press and additional apparatus purchased, as ordered by the Board, and five boys are now employed in the office and are making commendable progress in learning type-setting and printing. The broom factory is not yet in operation, but the stock of broom-corn on hand has been cleaned and housed, and one machine purchased. So soon as we can obtain a supply of handles and other materials, we shall begin the manufacture of brooms.

This will give employment to three or four boys, and, if the experiment should prove successful, I would recommend the purchase of another machine, and the establishment of this branch of industry as a permanent feature of the Institution. I have the promise of two mechanics in Danville to allow one boy each, while out of school, to learn a valuable trade in their respective shops. This plan was formerly followed, to a considerable extent, in this Institution; but of late I have found it impossible to procure places of this kind for more than one or two boys at a time. And as we have now over forty boys, half of whom at least are anxious to learn trades, and as our present means will not enable us to teach more than eight or ten, I would respectfully suggest a further enlargement of this department by the establishment, as soon as possible, of a cooper-shop. I suggest this for the following reasons: We have the rooms already for the purpose; the necessary outlay would be small; the trade is easily learned and would be a profitable one for the boys; and the income from sales of work would more than cover the expenditures.

IMPROVEMENTS NEEDED.

Ours is the only one of the charitable institutions supported by the State not supplied with gas-light, the want of which has long been felt to be a most serious drawback to the Institution. The Board has, at various times, taken the subject under advisement; but as no plan for supplying the want seemed feasible short of the erection, at great expense, of independent works, the question has been deferred in the hope that public gas-works would be established for supplying the town; and now that this hope is about to be realized, the way seems open for the Board to take action in the matter by applying to the Legislature for the means required to furnish the buildings with the necessary pipes and fixtures, and to pay for the additional expense which the substitution of gas for coal-oil will compel us to incur. The cost of putting in the pipes and fixtures will amount to about six hundred dollars, and the increase in our annual expenditures which the use of gas will necessitate I have estimated at about three hundred dollars.

The want of a more abundant supply of water is also one that has occasioned much inconvenience in the management of the Institution, and subjects it constantly to imminent danger in case of fire. The attempt made some years since to remedy this evil by boring an artesian well proved an almost entire failure; the quantity of water obtained at a depth of one hundred and fifty six (156) feet being wholly insufficient for the purpose. Several other plans have been suggested, but the only one which now appears practicable and likely to succeed is that of enlarging two of the cisterns now in use and constructing the walls of such thickness and in such a manner as to insure their retaining all the water

which our roofs are capable of affording in rainy weather. The plan is to make the cisterns each fifteen feet deep by twenty-five in diameter; the walls to be double and filled between with cement, straight vertically instead of arched; and the tops to be covered with plates of either cast or boiler iron. This plan appears not only the most practicable, but commends itself also on the score of economy. I have been unable, as yet, to obtain an exact estimate of the cost of such an undertaking, but feel sure that it would not exceed twelve hundred dollars. When the necessity for providing an article so indispensable as water for such an Institution as this is brought to the notice of the Legislature, there can certainly be no question that whatever reasonable amount may be needed to procure it will be readily appropriated.

The size of our school is gradually on the increase, and the accession of four or five more pupils will compel the organization of another class. Fully that number of former pupils are daily expected, and will probably be here before the 1st of January, 1876. The organization of a sixth class will necessitate the employment of an additional teacher. Some addition will also be required to our means of accommodation, especially in the male department, as those provided for the boys are already filled to their utmost capacity. To sum up, then, the immediate wants of the Institution, to supply which application must be made to the Legislature, they are, first, provision for lighting the buildings with gas; second, the means for obtaining a better supply of water; third, an additional teacher; and fourth, an extension of the accommodations for pupils.

In conclusion, permit me to thank the Board for the deep interest they have always manifested in the welfare of the Institution, and also for the uniform kindness and cordial support they have given me in all our past intercourse; and invoking upon the Institution the blessing of the Almighty who has so long and so signally favored it, we enter hopefully upon the duties and labors of another year.

Respectfully submitted,

JOHN A. JACOBS, *Principal*.

NOVEMBER 13th, 1875.

REPORT OF THE PHYSICIAN.

To the Board of Commissioners of the Kentucky Institution for Deaf-Mutes :

GENTLEMEN : The usual good health of the school has marked the past year's experience.

The following table will, I trust, give a satisfactory exhibit of the character and frequency of the cases of injury and disease which have occurred since my last report, viz :

DISEASES.

Anæmia.....	1
Conjunctivitis, acute	2
Diarrhœa.....	3
Eczema	1
Enuresis.....	1
Fever, intermittent.....	2
Fever, remittent	1
Hemicrania.....	1
Mennorrhagia.....	2
Neuralgia	1
Pneumonia	2
Rheumatism, chronic	1
Tonsillitis, acute	1
	<hr/>
	19
	<hr/>

INJURIES.

Concussion of the brain	1
	<hr/>

With the introduction of gas into the streets and dwellings of the town, the consideration of its introduction and use in the buildings of the Institution will not, I trust, be out of place in this report.

Every one must doubtless be aware of the greater immunity from dangerous accidents to both life and property, secured by the use of gas for illuminating purposes, instead of coal-oil. Did it secure no other advantage than this one alone, it would be the part of wisdom, in my opinion, for the Legislature to make such an appropriation as may be needed for putting gas into all of the buildings wherever artificial light is needed. It is as a *sanitary precaution*, however, against the development of certain diseases of the eye, that gas-light, by affording a better illumination for the purpose of study, becomes a matter of the greatest importance. Says

Wells, a distinguished teacher and practitioner of London in diseases of the eye, "there can be no doubt that the degree of myopia (near-sightedness) is often greatly increased during childhood by long continued study, more especially by *insufficient illumination* and a faulty construction of the tables or desks at which the pupils read and write. An unsufficient illumination necessitates a close approximation of the object, which gives rise to straining of the accommodation and congestion of the eyes.

* * * * * An interesting and valuable monograph has been written by Dr. Cohn* upon this subject. He examined the eyes of 10,060 school children, *and could distinctly trace the increase* in the proportion of the myopia according to the construction of the desks and the lighting of the school-rooms." Similar observations have been made in the large cities of this country by distinguished oculists. Now when it is considered that the diseases thus induced, if not remedied by the use of glasses and a sufficient degree of illumination, may result in partial and even total blindness, and that the preservation of the sight in the deaf-mute gives him the only avenue or source of information in all the occupations of life which he possesses, we think the necessity for an appropriation for the purpose of lighting the buildings of the Institution with gas sufficiently demonstrated.

Respectfully submitted,

GEORGE COWAN, M. D.,

Physician to the Kentucky Institution for Deaf-Mutes.

*Dr. Cohn, Untersuchung der Augen von 10,060 schul kindern, Leipsic, 1867.

CATALOGUE OF PUPILS FROM November, 1874, to November, 1875.

No.	Names.	Age.	Residence.	Cause of deafness, &c.	State of hearing.
1	Marshall B. Gray	20	Harrison county	Congenital	Hears loud sounds.
2	Riley Bennett	21	Muhlenburg county	Congenital; sister deaf and dumb	Totally deaf.
3	Patrick Dolan	18	Louisville	Congenital	Totally deaf.
4	Ambrose G. Gadbury	20	Pulaski county	Congenital; sister deaf and dumb	Hears loud sounds.
5	Mary A. Vaughn	18	Garrard county	Congenital	Hears loud sounds.
6	Maggie C. Mann	17	Boyle county	Scarlet fever at five years of age	Hears loud sounds.
7	George Rentz	18	Louisville	Scarlet fever at one year of age	Hears loud sounds.
8	Nannie B. Rupard	17	Clark county	Congenital; two cousins deaf and dumb	Hears loud sounds.
9	Annie W. Herndon	16	Kenton county	Whooping-cough at one year old	Totally deaf.
10	Pressley Reed	17	Grant county	Scarlet fever at nine months old	Hears loud sounds.
11	Mary C. Angel	17	Montgomery county	Congenital	Totally deaf.
12	Willard McAtee	18	Louisville	Brain fever at four years of age	Hears loud sounds.
13	Matthew D. Lyon	18	Hopkins county	Brain fever at eight months old	Totally deaf.
14	William B. Hinton	19	Davies county	Risings in ears at two years of age	Totally deaf.
15	Ethelbert D. Hunter	17	Lexington	Spotted fever at five years of age	Totally deaf.
16	Frank Wood	16	Newport	Diphtheria at seven months old	Totally deaf.
17	Virgil P. Carroll	17	Grayson county	Use of quinine at eight months old	Hears loud sounds.
18	Leo Raum	16	Covington	Congenital	Totally deaf.
19	Elizabeth Layton	16	Versailles	Spotted fever at five years of age	Totally deaf.
20	Benjamin F. Grissom	13	Adair county	Congenital; two brothers and one sister deaf and dumb	Totally deaf.
21	Samuel Wilhartz	16	Danville	Congenital; sister deaf and dumb	Totally deaf.
22	Kittie W. Burnham	18	Texas	Severe cold in infancy	Hears loud sounds.
23	Jefferson D. Busby	14	Washington county	Fever at twenty months old	Hears loud sounds.
24	Sarah J. Austin	13	Boyle county	Congenital	Totally deaf.
25	Annie M. Harvey	18	Boone county	Congenital	Hears loud sounds.
26	Mary E. Harvey	13	Boone county	Congenital; sister to preceding	Totally deaf.
27	James Liston	13	Kenton county	Typhoid fever at eighteen months old	Totally deaf.
28	Robert H. Hughes	17	Fleming county	Congenital; sister deaf and dumb	Hears loud sounds.
29	Joseph A. Lawson	15	Campbell county	Congenital; brother and two sisters deaf and dumb	Totally deaf.
30	William Johnson	18	Garrard county	Congenital	Hears loud sounds.
31	Eddie O. Herr	14	Louisville	Spotted fever at two years of age	Totally deaf.
32	Maggie McKee	15	Franklin county	Spotted fever at six years of age	Totally deaf.
33	Julia A. Hedgespeth	19	Larue county	Congenital	Totally deaf.
34	Maria F. Hampton	17	Hopkins county	Cold in head at four years of age	Totally deaf.

CATALOGUE OF PUPILS from November, 1874, to November, 1875.

No.	Names.	Age.	Residence.	Cause of deafness, &c,	State of hearing.
35	Basil D. Scott	15	Mason county	Congenital	Totally deaf.
36	Sallie Scott	16	Mason county	Scarlet fever at fourteen months old; sister to preceding	Totally deaf.
37	Christine E. Knorr	17	Kenton county	Congenital; two sisters deaf and dumb	Totally deaf.
38	Patrick Casey	15	Carroll county	Bilious fever at six years of age	Totally deaf.
39	Mary Hillard	14	Warren county	Congenital; brother deaf and dumb	Totally deaf.
40	Hiram B. Marlow	15	Russell county	Use of quinine at fourteen months old	Hears loud sounds.
41	George H. McCallum	15	Louisville	Hydrocephalus at four years of age	Hears loud sounds.
42	Pleasant S. Armstrong	26	Russell county	Congenital	Hears loud sounds.
43	Lucinda Ganote	16	Jefferson county	Sickness at two years of age	Totally deaf.
44	Lizzie O. Flanary	15	Crittenden county	Spotted fever at eight years of age	Totally deaf.
45	America A. Howerton	27	Crittenden county	Pneumonia at six years of age	Totally deaf.
46	John Medard	15	Louisville	Scarlet fever at four and a half years of age	Totally deaf.
47	Mary H. Haskins	15	Christian county	Congenital; brother deaf and dumb	Hears loud sounds.
48	Nancy R. Young	13	Muhlenburg county	Whooping-cough at eighteen months old	Totally deaf.
49	James W. Harris	15	Warren county	Congenital	Totally deaf.
50	Jane E. Harvey	16	Adair county	Congenital; father deaf and dumb	Totally deaf.
51	Thomas D. Keys	14	Warren county	Brain fever at eighteen months old	Totally deaf.
52	Charles Kerney	17	Union county	Scarlet fever at five years of age	Totally deaf.
53	John R. Singleton	14	Garrard county	Scarlet fever at sixteen months old	Totally deaf.
54	George R. Williams	17	Barren county	Fever in childhood	Hears loud sounds.
55	Harriet A. Marshall	15	Owen county	Congenital; sister deaf and dumb	Totally deaf.
56	John W. Congleton	13	Estill county	Scarlet fever at fourteen months old	Totally deaf.
57	Annie Reed	12	Grant county	Congenital; sister to Pressley	Totally deaf.
58	Knola J. Davis	13	Hopkins county	Brain fever at six years of age	Totally deaf.
59	Robert F. Hartman	11	Louisville	Typhoid pneumonia at eighteen months old	Totally deaf.
60	Mary Kolb	14	Louisville	Scarlet fever at three years of age	Totally deaf.
61	John S. Haskins	12	Christian county	Congenital; brother to Mary	Hears loud sounds.
62	James H. Barrett	13	Jefferson county	Brain fever at four months old	Hears loud sounds.
63	Mary Merzhauser	13	Covington	Congenital	Totally deaf.
64	Mary Kilgore	13	Boone county	Congenital; brother deaf and dumb	Hears loud sounds
65	Ella Young	13	Bath county	Congenital	Totally deaf.
66	Victoria Powell	14	Bath county	Congenital	Totally deaf.
67	Albert S. Johnston	12	Jefferson county	Brain fever at four months old	Totally deaf.
68	Freddie C. Sims	11	Shreveport, La.	Not ascertained	Totally deaf.

69	Thomas Chambers	10	Louisville	Congenital	Totally deaf.
70	Frank Christman	14	Jefferson county	Measles at nine years of age	Totally deaf.
71	Grissida A. Farmer	11	Bourbon county	Congenital; two sisters and one brother deaf and dumb	Totally deaf.
72	Mary E. Emenegger	12	Louisville	Congenital	Totally deaf.
73	Annie M. Kremer	10	Louisville	Fright at eleven months old	Totally deaf.
74	Kittie A. Martin	11	Christian county	Scarlet fever at five months old	Totally deaf.
75	Mary E. Mullins	19	Rockcastle county	Measles in childhood	Totally deaf.
76	May Hamilton	10	Covington	Brain fever at two years of age	Totally deaf.
77	William S. Hart	13	Bath county	Erysipelas at fourteen months old	Totally deaf.
78	Mary A. Knott	11	Kenton county	Congenital; sister to Christine	Hears loud sounds.
79	Robert E. Richey	15	Spencer county	Congenital; cousin deaf and dumb	Totally deaf.
80	Sarah G. Bourne	16	Jessamine county	Risings in ears at two years old	Totally deaf.
81	Bettie J. Jones	12	Graves county	Fever at two years of age	Totally deaf.
82	Mary F. Hughes	10	Fleming county	Congenital; sister to Robert	Totally deaf.
83	Patrick Hillard	9	Warren county	Congenital; brother to Mary	Totally deaf.
84	Laura M. Clark	9	Pulaski county	Spotted fever at five years of age	Totally deaf.
85	William J. McQueary	11	Pulaski county	Sickness in infancy	Totally deaf.
86	Alonzo D. Osborn	19	Greenup county	Congenital	Totally deaf.
87	Eliza M. Osborn	17	Greenup county	Congenital; sister to preceding	Totally deaf.
88	James A. Robinson	19	Madison county	Scrofula at one year old	Hears loud sounds.
89	Alexander Weiser	16	Jefferson county	Congenital; brother and sister deaf and dumb	Totally deaf.
90	Webster C. Powers	12	Rowan county	Use of medicine in infancy	Hears loud sounds.
91	Ida Layton	12	Garrard county	Sickness in infancy	Totally deaf.
92	Charles E. Griffin	13	Allen county	Congenital	Totally deaf.
93	Lucy O. Cochran	12	Edmonson county	Measles at ten months old	Totally deaf.
94	Adalie E. Hennessey	12	Louisville	Brain fever at six months old	Hears loud sounds.
95	Mary A. Tischendorf	9	Louisville	Scarlet fever at two years old	Totally deaf.
96	Mary F. Smith	12	Clay county	Congenital	Totally deaf.
97	James J. Smith	10	Clay county	Congenital; brother to preceding	Totally deaf.
98	Robert Thomas	9	Boyd county	Risings in ears at three years of age	Hears loud sounds.
99	Catherine A. Sherlock	17	Meade county	Congenital	Totally deaf.
100	Lydia Smith	15	Allen county	Congenital	Totally deaf.
101	Mary A. Humphrey	10	Garrard county	Congenital; brother deaf and dumb	Hears loud sounds.
102	Bruz Winders	17	Todd county	Scarlet fever at two years old	Totally deaf.
103	Mattie J. Harris	12	Simpson county	Congenital	Totally deaf.
104	John R. Washer	22	Bulder county	Brain fever at ten months old	Hears loud sounds.
105	John Ryan	16	Newport	Scarlet fever at three years old	Hears loud sounds.
106	Charlie D. Trimble	13	Logan county	Spotted fever at two years old	Totally deaf.
107	Elizabeth Haggerty	10	Washington county	Erysipelas at five years old	Totally deaf.
108	Charles P. Fosdick	19	Louisville	Scrofula at fifteen years of age	Hears loud sounds.

SUMMARY.

Total number of pupils from November, 1874, to November, 1875	108
Males	55
Females	53
Totally deaf	76
Hear more or less	32
Congenitally deaf	48
Cause of deafness not ascertained	1
Deafness caused by disease or accident	59
As follows:	
Scarlet fever	13
Colds	2
Risings in ears	3
Fever	4
Whooping-cough	2
Brain fever (inflammation of the brain)	9
Spotted fever (cerebro-spinal meningitis)	7
Scrofula	2
Use of quinine or other medicine	3
Diphtheria	1
Hydrocephalus	1
Typhoid fever	1
Pneumonia	2
Measles	3
Erysipelas	2
Fright	1
Disease not ascertained	3

CATALOGUE OF PUPILS *from the commencement of the Institution to the present time*—Continued from last Report.

No.	Names.	Date of admission.	Residence.
614	Clay W. Powers -----	December 10, 1874 -----	Rowan county.
615	Ida Layton -----	April 12, 1875 -----	Garrard county.
616	Charles E. Griffin -----	October 1, 1875 -----	Allen county.
617	Lucy O. Cochran -----	October 1, 1875 -----	Edmonson county.
618	Adalie E. Hennessy -----	October 1, 1875 -----	Louisville, Ky.
619	Mary A. Tischendorff -----	October 1, 1875 -----	Louisville, Ky.
620	Mary F. Smith -----	October 2, 1875 -----	Clay county.
621	James J. Smith -----	October 2, 1875 -----	Clay county.
622	Robert Thomas -----	October 4, 1875 -----	Boyd county.
623	Catherine A. Sherlock -----	October 4, 1875 -----	Meade county.
624	Lydia Smith -----	October 5, 1875 -----	Allen county.
625	Charles P. Fosdick -----	October 11, 1875 -----	Louisville, Ky.
626	Mary A. Humphrey -----	October 12, 1875 -----	Garrard county.
627	Mattie J. Harris -----	October 14, 1875 -----	Simpson county.
628	Bruz Winders -----	October 12, 1875 -----	Todd county.
629	John R. Washer -----	October 14, 1875 -----	Butler county.
630	John Ryan -----	October 14, 1875 -----	Newport, Ky.
631	Charlie D. Trimble -----	November 2, 1875 -----	Logan county.
632	Elizabeth Haggerty -----	November 4, 1875 -----	Washington county.

Three hundred and sixty-three males; two hundred and sixty-nine females.

CLASSES AND STUDIES FOR SESSION OF 1874-'75.

FIRST CLASS—No. of PUPILS, 18.

CHARLES H. TALBOT, INSTRUCTOR.

Name.	Time in the Institution.	Applica- tion.	Improve- ment.	Behavior.	Total standing.
Herndon, Annie W. -----	7 years ----	16	14	19	49
Layton, Lizzie -----	6 years ----	15	14	14	43
Mann, Maggie C. -----	7½ years ----	17	16	15	48
McKee, Maggie -----	4 years ----	16	15	18	49
Osborn, Eliza* -----	1 year ----	14	13	17	44
Rupard, Nannie B. -----	7 years ----	14	13	13	40
Vaughn, Mary A. -----	9 years ----	17	14	16	47
Bennett, Riley -----	6 years ----	15	14	17	46
Carroll, Virgil P. -----	6 years ----	13	14	14	41
Casey, Patrick -----	4 years ----	17	16	13	46
Dolan, Patrick -----	9 years ----	12	10	10	32
Gray, Marshall B. -----	9 years ----	16	14	15	45
Hinton, William B. -----	7 years ----	14	8	17	39
Hunter, Ethelbert D. -----	7 years ----	16	16	13	45
Lyon, Mathew D. -----	7 years ----	10	10	12	32
McAtee, Willard -----	7 years ----	16	16	18	50
Osborn, Alonzo* -----	1 year ----	14	12	17	43
Reed, Presley -----	7 years ----	9	9	9	27

STUDIES.—Harvey's English Grammar ; Cutter's First Book of Physiology ; Berard's History of England ; illustrative examples on difficult words and phrases in the text ; Ray's Arithmetic, Part III ; Composition ; Bible Lessons, chiefly from Gospel of St. Luke.

* 4 years in the Iowa Institution.

SECOND CLASS—No. of PUPILS, 16.

J. G. GEORGE, INSTRUCTOR.

Name.	Time in the Institution.	Applica- tion.	Improve- ment.	Behavior.	Total standing.
Angel, Mary C. -----	7 years -----	14	14	14	42
Burnham, Kitty W. -----	5½ years -----	15	12	16	43
Flanary, Lizzie -----	3 years -----	16	16	17	49
Harvey, Annie M. -----	5 years -----	16	9	17	42
Busby, Jefferson Davis -----	5 years -----	17	14	15	46
Grissom, Benjamin F. -----	3 years -----	17	17	16	50
Herr, Eddie O. -----	4 years -----	13	13	12	38
Hughes, Robert H. * -----	3 years -----	17	12	17	46
Kerney, Charles -----	3 years -----	17	17	15	49
Lawson, Joseph A. -----	4 years -----	17	17	15	49
Liston, James -----	5 years -----	17	15	16	48
McCallum, George H. ‡ -----	4 years -----	15	14	16	45
Scott, Basil Duke -----	4 years -----	13	12	13	38
Singleton, John R. -----	5 years -----	13	12	6	31
Williams, George R. -----	4 years -----	16	15	16	47
Wood, Frank -----	6 years -----	15	10	13	38

STUDIES.—First Lessons in Geography; Youth's History of the United States; Arithmetic; Scripture Lessons; Composition, weekly; and pro-miscuous exercises in object teaching.

*Left March 10th.

†Deceased.

THIRD CLASS.—No. of PUPILS, 16.

GEORGE T. SCHOOLFIELD, INSTRUCTOR.

Name.	Time in the Institution.	Applica- tion.	Improve- ment.	Behavior.	Total standing.
Austin, Sarah -----	5 years -----	10	10	11	31
Hampton, Maria -----	3 years -----	12	11	15	38
Harvey, Jane -----	3 years -----	12	12	15	39
Hillard, Mary -----	3½ years -----	13	13	13	39
Hedgespeth, Julia -----	4 years -----	11	9	15	35
Kilgore, Mary -----	2 years -----	14	12	15	41
Knorr, Christine -----	4 years -----	14	14	16	44
Reed, Annie -----	2 years -----	12	12	13	37
Scott, Sallie -----	3 years -----	14	14	16	44
Young, Nannie -----	3 years -----	15	13	15	43
Congleton, John W. -----	2½ years -----	16	16	16	48
Hartmann, Robert -----	2 years -----	14	14	14	42
Johnson, William -----	5 years -----	10	5	15	30
Keys, Thomas D. -----	3 years -----	16	14	16	46
Medard, John -----	3 years -----	16	15	15	46
Wilhartze, Samuel -----	5 years -----	14	12	14	40

STUDIES.—Little Ladder to Learning; Keep's School Stories; Peet's Scripture Lessons; Object Lessons; Arithmetic; Original Compositions.

FOURTH CLASS.—No. of Pupils, 16.

WILLIAM H. WEEDIN, INSTRUCTOR.

Names.	Time in the Institution.	Applica- tion.	Improve- ment.	Behavior.	Total standing.
Davis, Enola J. -----	2 years -----	15	14	14	43
Ganote, Lucinda -----	4 years -----	6	5	7	18
Harvey, Mary B. -----	2 years -----	11	10	12	33
Haskins, Mary H. -----	3 years -----	12	9	14	35
Howerton, America -----	3 years -----	14	10	16	40
Kolb, Mary -----	2 years -----	13	13	16	42
Marshall, Harriet A. -----	2½ years -----	13	12	14	39
Meizhauser, Mary -----	2 years -----	14	12	15	41
Young, Ella -----	2 years -----	15	12	15	42
Armstrong, Pleasant S. -----	3 years -----	14	6	17	37
Barrett, James H. -----	2 years -----	15	13	15	43
Christmann, Frank -----	1 year -----	15	13	16	44
Haskins, John S. -----	2 years -----	15	14	15	44
Johnston, Albert S. -----	2 years -----	15	15	15	45
Sims, Freddie C. -----	1½ years -----	16	15	14	45
Weiser, Alexander -----	3 years -----	9	8	14	31

STUDIES.—Jacobs' Primary Lessons, Part II; Object Lessons; Peet's Scripture Lessons; Arithmetic.

FIFTH CLASS.—FIRST DIVISION.—No. of Pupils, 12.

MARTHA A. STEPHENS, INSTRUCTOR.

Names.	Time in the Institution.	Applica- tion.	Improve- ment.	Behavior.	Total standing.
Clarke, Laura M. -----	1 year -----	14	15	14	43
Farmer, Grisilda -----	1 year -----	13	13	14	40
Hughes, Mary F. -----	1 year -----	14	14	13	41
Jones, Bettie J. -----	1 year -----	13	13	14	40
Knorr, Mary A. -----	1 year -----	15	13	15	43
Kremer, Annie M. -----	1 year -----	14	14	13	41
Martin, Kittie A. -----	1 year -----	13	12	14	39
Powell, Victoria -----	2 years -----	12	9	13	34
Harris, James W. -----	3 years -----	9	6	8	23
Hart, William S. -----	1 year -----	15	13	13	41
Hillard, Patrick -----	1½ years -----	13	13	12	38
Richey, Robert -----	1 year -----	11	6	16	33

STUDIES.—Alphabet; Picture Cards; Jacobs' Primary Lessons, Part I; Object Lessons; Counting.

FIFTH CLASS.—SECOND DIVISION.—No. of Pupils, 9.

SUSAN F. GRISSOM, INSTRUCTOR.

Names.	Time in the Institution.	Applica- tion.	Improve- ment.	Behavior.	Total standing.
Bourne, Sarah J. -----	1 year -----	—	—	—	—
Emenegger, Mary -----	1 year -----	10	9	13	32
Hamilton, May -----	1 year -----	10	10	9	29
Layton, Ida -----	4 months -----	—	—	—	—
Mullins, Mary E. -----	1 year -----	9	8	15	32
Chambers, Thomas -----	1 year -----	8	6	10	24
McQueary, William J. -----	1 year -----	12	12	12	36
Powers, Webster Clay -----	8 months --	5	5	5	15
Robinson, James -----	9 months -----	8	8	14	30

STUDIES.—Alphabet; Picture Cards; Jacobs' Primary Lessons, Part I.

NOTE.—The conditions upon which certificates are given to graduates are as follows, viz:

- 1st. Graduates must be at least eighteen years of age.
- 2d. They must have attended school seven years.
- 3d. Standing in behavior for last two years previous to graduating must average 16 or over,
- 4th. Total standing report must be not less than 54.

TREASURER'S REPORT.

THE KENTUCKY INSTITUTION FOR THE DEAF AND DUMB

In account with Clifton Rodes, Treasurer.

1874.

DEBITS.

November 28.	To cash paid C. H. Talbot, salary to November 20, 1874	\$350 00
November 30.	To cash paid for two Louisville city bonds of \$1,000 each	1,665 00
December 8.	To cash paid G. T. Schoolfield, salary as Assistant Steward, to October 1, 1874	66 65
1875.		
January 1.	To cash paid J. A. Jacobs, salary to January 1, 1875	375 00
January 1.	To cash paid J. G. George, salary to January 1, 1875	214 00
January 1.	To cash paid G. T. Schoolfield, salary to January 1, 1875	175 00
January 1.	To cash paid Mrs. M. F. Dudley, salary to January 1, 1875	125 00
January 1.	To cash paid C. H. Talbot, salary to January 1, 1875	155 55
January 1.	To cash paid Miss M. E. Moss, salary to January 6, 1875	75 00
January 1.	To cash paid M. A. Stephens, salary to January 1, 1875	62 50
January 20.	To cash paid C. Rodes, salary as Treasurer, to January 18, 1875	50 00
January 20.	To cash paid J. L. Allen, salary as Auditor, to January 18, 1875	50 00
March 27.	To cash paid Miss S. F. Grissom, salary to March 1, 1875	33 30
April 6.	To cash paid for family and miscellaneous expenses November, December, January, and February, 1875	6,273 95
April 6.	To cash paid J. A. Jacobs, salary to April 1, 1875	375 00
April 6.	To cash paid G. T. Schoolfield, salary to April 1, 1875	175 00
April 6.	To cash paid C. H. Talbot, salary to April 1, 1875	350 00
April 6.	To cash paid J. G. George, salary to April 1, 1875	225 00
April 6.	To cash paid M. A. Stephens, salary to April 1, 1875	62 50
April 6.	To cash paid M. F. Dudley, salary to April 1, 1875	125 00
April 6.	To cash paid M. E. Moss, salary to April 6, 1875	75 00
July 2.	To cash paid J. A. Jacobs, salary to July 1, 1875	375 00
July 2.	To cash paid M. A. Stephens, salary to July 1, 1875	62 50
July 2.	To cash paid J. G. George, salary to July 1, 1875	225 00
July 2.	To cash paid C. H. Talbot, salary to July 1, 1875	350 00
July 2.	To cash paid M. F. Dudley, salary to July 1, 1875	125 00
July 2.	To cash paid G. T. Schoolfield, salary to July 1, 1875	175 00
July 2.	To cash paid S. F. Grissom, salary to July 15, 1875	37 50
July 2.	To cash paid M. E. Moss, salary to July 6, 1875	75 00
July 3.	To cash paid for family and miscellaneous expenses, to June 30th, 1875	2,587 69
August 4.	To cash paid W. H. Weeden, salary to July 15, 1875	112 50
Amount carried forward		\$15,183 64

Amount brought forward		\$15,183 64
September 6.	To cash paid J. A. Jacobs, salary to September 1, 1875 (two months)	250 00
October 4.	To cash paid J. A. Jacobs, salary to October 1, 1875 (one month)	125 00
October 4.	To cash paid C. H. Talbot, salary to October 1, 1875	350 00
October 4.	To cash paid G. T. Schoolfield, salary to October 1, 1875	175 00
October 4.	To cash paid J. G. George, salary to October 1, 1875	225 00
October 4.	To cash paid M. F. Dudley, salary to October 1, 1875	125 00
October 4.	To cash paid M. A. Stephens, salary to October 1, 1875	62 50
October 4.	To cash paid M. E. Moss, salary to October 6, 1875	75 00
November 2.	To cash paid for family and miscellaneous expenses to October 31, 1875	4,873 31
November 2.	To cash balance on hand	2,859 30
		<hr/> \$24,303 75 <hr/>

1874.

CREDITS.

November 3.	By cash balance on hand	\$3,693 40
November 3.	By cash proceeds twelve Louisville coupons	360 00
December 3.	By cash of State, as per account rendered to November 3, 1874	3,537 40
December 26.	By cash sale of calves	58 00
December 30.	By cash proceeds two Louisville coupons	60 00
December 31.	By cash dividends Central Bank	300 00

1875.

January 8.	By cash proceeds one Missouri coupon	30 00
January 9.	By cash proceeds nine Tennessee coupons	270 00
February 15.	By cash of State, as per account rendered to February 3, 1875	6,913 30
February 15.	By cash interest on Crow's note	230 00
March 22.	By cash proceeds twelve Louisville coupons	360 00
April 1.	By cash proceeds twelve Louisville coupons	360 00
April 17.	By cash proceeds one Louisville coupon	30 00
April 22.	By cash sale of ice	10 00
June 30.	By cash dividends Central Bank	300 00
July 2.	By cash proceeds two Louisville coupons	60 00
July 6.	By cash proceeds one Missouri coupon	30 00
July 17.	By cash of State, as per account rendered to May 3, 1875	3,701 65
July 21.	By cash collected of pupils	46 00
August 14.	By cash of State, as per account rendered to August 3, 1875	3,725 00
October 4.	By cash collected of pupils	90 00
October 16.	By cash collected of pupils	95 00
October 29.	By cash collected of pupils	20 00
October 29.	By cash sale one cow	30 00
		<hr/> \$24,303 75 <hr/>

The above is a correct exhibit of all funds received and paid out by me since my last annual report.

CLIFTON RODES, *Treasurer.*

PERMANENT FUND.

The permanent fund of the Institution was derived from the sale of a township of land donated by Congress in 1826, and from two donations of money—one of \$1,000 from Capt. Megowan, of Montgomery county, Kentucky, and the other of \$500 from Mr. Daniel Cozatt, of Mercer county Kentucky It consists of—

50 shares of the stock of the Central National Bank of Danville, \$100 per share -----	\$5,000 00 .
16 bonds of the city of Louisville, \$1,000 each -----	16,000 00
9 bonds of the State of Tennessee, \$1,000 each -----	9,000 00
1 bond of the State of Missouri, \$1,000 -----	1,000 00
1 note of James Crow, Esq., of \$2,300 -----	2,300 00
Cozatt Fund of \$500 -----	500 00
 Total -----	 <u>\$33,800 00</u>

FAMILY AND MISCELLANEOUS EXPENSES FOR THE YEAR 1874-'5.

1874.

November 3.	No. 1.	Pauline Baughman, wages to November 6 (one month) -----	\$9 00
November 3.	2.	Henry Cohen, 9,690 pounds hay -----	96 90
November 3.	3.	Monroe Mitchell, setting 2 mantels -----	12 00
November 3.	4.	C. N. Bennett, 1 hot-air furnace -----	350 00
November 4.	5.	Johnston & Bros., 311½ feet slates -----	140 06
November 4.	6.	W. H. McKnight, account for curtains and fixtures -----	76 00
November 4.	7.	John Speed, 1 4-branch chandelier -----	23 35
November 4.	8.	J. G. George, cash paid for printing material --	14 59
November 4.	9.	J. M. Withers, 254 bushels apples -----	127 00
November 5.	10.	G. D. Batterton, 4,400 pounds freight -----	29 05
November 7.	11.	D. C. Sullivan, wages to October 1 (one month),	20 00
November 7.	12.	Wm. Alford, account for blacksmithing -----	60 73
November 10.	13.	H. Hommel, 2 dozen furnace brick and 1 door---	4 75
November 10.	14.	H. K. Forbis, 11 days' work on blackboards --	53 00
November 12.	15.	J. Waldron, 5 days' work on furnace, and traveling expenses -----	30 00
November 13.	16.	Orear & Thomas, account for groceries -----	577 30
November 14.	17.	Lord and Eastham, 144 feet moulding -----	4 38
Amount carried forward -----			<u>\$1,640 11</u>

Amount brought forward-----		\$1,640 11
November 16.	18. Minerva Cowherd, wages to November 1 (two months)-----	18 00
November 16.	19. C. M. Russell, account for brick-work-----	40 25
November 16.	20. J. S. Linney, postage and box rent-----	19 82
November 18.	21. Robert Russell, jr., account for brick-work----	22 45
November 19.	22. Henry Cohen, 2 dozen turkeys-----	18 00
November 21.	23. Maria Baughman, wages to November 21 (two months)-----	12 00
November 21.	24. Esther Shreeve, wages to November 1 (three months)-----	25 00
November 21.	25. Gilcher & Bro., account for confectionery-----	12 75
November 27.	26. J. A. Jacobs, cash paid for marketing, &c.-----	30 00
November 28.	27. H. K. Forbis, 6 days' carpenter work-----	28 50
November 30.	28. D. K. Knox, 9 turkeys-----	7 25
		<hr/> \$1,864 13 <hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1874.

December 1.	No. 29.	Mrs. A. F. Cheek, 1 cow-----	\$42 00
December 1.	30.	W. S. Wooton & Co., 4 map supports-----	28 00
December 1.	31.	H. H. Brenneman, account for window shades-----	11 00
December 1.	32.	E. J. Holland, repairs on 2 carts-----	5 25
December 1.	33.	Lavinia Grimes, wages to December 1 (two months)-----	12 00
December 3.	34.	Pauline Baughman, wages to December 1 (one month)-----	9 00
December 8.	35.	J. A. Jacobs, traveling expenses on business of Institution-----	38 00
December 9.	36.	W. J. Lyle, 160 bushels potatoes-----	160 00
December 10.	37.	Orear & Thomas, cash paid for 4 days' hauling--	23 80
December 10.	38.	H. K. Forbis, 5 days' carpentering-----	25 00
December 10.	39.	J. J. Craig, 100 pounds sausage and 2 loads straw,	15 50
December 12.	40.	J. L. Harlan, 2 cows-----	100 00
December 15.	41.	Allen Cook, 1 dozen turkeys-----	9 00
December 17.	42.	H. Hamilton, 5 days' painting-----	12 00
December 17.	43.	J. T. Currey, account for hardware-----	7 00
December 21.	44.	Maria Baughman, wages to December 21 (one month)-----	6 00
December 21.	45.	Malvina Johnston, wages to December 7 (two months and one week)-----	24 55
December 21.	46.	Allen Cook, 1 dozen turkeys-----	10 50
December 24.	47.	J. A. Jacobs, cash paid servants, wages-----	22 00
December 29.	48.	J. R. Marrs, 1,120 pounds hay-----	11 00
December 29.	49.	Clara Row, wages (three weeks)-----	6 30
			<hr/> \$577 90 <hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

January	2.	No. 50.	Pauline Baughman, wages to January 1 (one month)-----	\$10 00
January	2.	51.	Minerva Cowherd, wages to January 1 (two months)-----	18 00
January	4.	52.	H. E. Samuel, insurance on chapel (\$2,000)---	25 00
January	4.	53.	S. P. Barbee, insurance on main building (\$5,000)-----	62 50
January	4.	54.	W. M. Stout, insurance on main building (\$10,000)-----	125 00
January	5.	55.	William Tompkins, wages to January 1 (three months)-----	50 00
January	5.	56.	Esther Shreeve, wages to January 1 (two months)-----	16 00
January	5.	57.	D. C. Sullivan, wages to January 1 (three months)-----	60 00
January	5.	58.	H. K. Forbis, account for work on gates and furniture-----	49 75
January	6.	59.	E. M. Vanarsdale, two dozen turkeys-----	18 00
January	7.	60.	Lavinia Grimes, wages to January 1 (one month)-----	6 00
January	8.	61.	Hackney & Hinman, account for tinning, &c.---	426 40
January	8.	62.	Dr. L. S. McMurtry, surgical attendance upon pupil-----	10 00
January	11.	63.	Welsh & Wiseman, account for merchandise---	412 95
January	11.	64.	Orear & Thomas, account for groceries-----	260 96
January	13.	65.	W. B. Tompkins, filling ice-house-----	60 00
January	13.	66.	E. M. Vanarsdall, 1 dozen turkeys-----	9 00
January	15.	67.	A. K. Collins, account for manure and horse keep-----	40 62
January	16.	68.	J. R. Nichols, account for cabinet work-----	8 35
January	18.	69.	D. Sheehan, account for harness repairs-----	3 65
January	19.	70.	W. W. Smiley, for wheelbarrow and manure---	17 75
January	19.	71.	H. Hamilton, 1½ days' painting and varnishing---	4 50
January	19.	72.	McMurtry & McGoodwin, account for drugs, &c.---	176 38
January	20.	73.	J. S. Linney, account for merchandise-----	11 12
January	20.	74.	McGoodwin Bros., account for merchandise-----	28 11
January	20.	75.	G. D. Batterton, account for coal and milling---	139 43
January	20.	76.	Marks & Lowrie, account for clothing pupils---	61 50
January	20.	77.	S. W. Halter, making and repairing shoes-----	5 50
January	20.	78.	Henry Lyons, account for clothing pupils-----	39 25
January	20.	79.	Potts & Mershon, account for milling-----	23 03
January	30.	80.	George Smith, account for repairs on wagon---	7 90

 \$2,186 65

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

February 1.	No. 81.	Pauline Baughman, wages to February 1 (one month)-----	\$9 00
February 5.	82.	J. M. Withers, 15 bushels apples -----	15 00
February 6.	83.	J. A. Jacobs, cash paid for marketing, &c -----	30 00
February 6.	84.	J. A. Jacobs, traveling expenses on business of Institution -----	13 60
February 6.	85.	Esther Shreeve, wages to February 1 (three months) -----	25 00
February 6.	86.	Nicey Bixler, wages to February 1 (one month),	10 00
February 6.	87.	Dr. George Cowan, account for medical services,	91 00
February 15.	88.	Spears & Sandifer, account for horse shoeing --	12 40
February 16.	89.	R. S. Russell, account for meat and lard -----	334 68
February 16.	90.	Bowling & Sallee, account for lumber and work,	169 82
February 17.	91.	Sally Nelson, wages to February 1 (one month),	6 00
February 17.	92.	W. M. Stout, account for drugs, &c.-----	51 77
February 18.	93.	T. J. Brown, 1 dozen turkeys -----	12 00
February 23.	94.	Orear & Thomas, cash paid for plastering -----	7 35
February 24.	95.	Samuel & Warren, account for merchandise -----	13 00
February 24.	96.	H. E. Samuel, agent, insurance on male department, \$3,000 -----	75 00
February 24.	97.	J. W. Proctor, agent, 3 years' insurance on 3 buildings, \$16,000-----	400 00
February 24.	98.	S. P. Barbee, agent, 3 years' insurance on school-house, \$3,000 -----	75 00
February 24.	99.	W. B. Tompkins, 20 shocks fodder -----	6 00
February 26.	100.	Mrs. H. Hommel, 33 $\frac{1}{3}$ pounds butter-----	10 00
February 27.	101.	Jos. Adams, 65 $\frac{3}{4}$ pounds butter and 6 $\frac{1}{2}$ dozen eggs -----	21 00
February 27.	102.	Welsh, jr., & Co., account for groceries-----	257 65
			<hr/>
			\$1,645 27

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

March 1.	No. 103.	Lavinia Grimes, wages to March 1 (two months),	\$14 00
March 2.	104.	Pauline Baughman, wages to March 1 (one month)-----	9 00
March 5.	105.	P. L. Patterson, 18 bushels apples -----	22 50
March 6.	106.	J. S. Linney, postage and box-rent-----	9 37
March 6.	107.	S. P. Barbee, express on 2 boxes-----	4 00
March 9.	108.	Henry Cohen, 3,700 pounds hay -----	37 00
March 11.	109.	Minerva Cowherd, wages to March 1 (two months)-----	18 00
March 13.	110.	D. C. Sullivan, wages to March 1 (two months),	40 00
March 18.	111.	Boling & Sallee, 4 boxes glass -----	16 15

Amount carried forward-----

\$170 02

			Amount brought forward	\$170 02
March	22.	112.	Sally Nelson, wages to March 1 (one month) ---	6 00
March	22.	113.	William Warren, 13 empty barrels	3 15
March	22.	114.	Rowland & Kinnaird, account for shoes and hats,	35 35
March	29.	115.	G. O. Fay, two dozen copies "School Stories,"	8 00
March	29.	116.	Wilson, Hinkle & Co., four books for library --	4 33
				<hr/>
				\$226 5
				<hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor

1875.

April	1.	No. 117.	Pauline Baughman, wages to April 1 (one month)	\$9 00
April	2.	118.	Joseph Adams, eleven pounds butter and thirty-five dozen eggs	7 70
April	3.	119.	William Tompkins, wages to April 1 (three months)	50 00
April	3.	120.	Henry Cohen, twenty-five and one fourth barrels corn	94 65
April	3.	121.	H. K. Forbis, one day's work	5 00
April	8.	122.	Major, Johnston & Barrett, printing one thousand two hundred reports	77 76
April	13.	123.	R. S. Russel, account for meat	279 93
April	13.	124.	G. D. Batterton, account for coal	119 18
April	13.	125.	Ed. Flaig, account for clocks and work	14 75
April	13.	126.	J. S. Linney, box rent and postage	28 75
April	13.	127.	J. A. Jacobs, cash paid for marketing, &c.	30 00
April	13.	128.	D. C. Sullivan, wages to April 1 (one month) ---	20 00
April	17.	129.	Esther Shreeve, wages to April 1 (two months) -	16 00
April	30.	130.	Nicey Bixler, wages to April 1 (two months) ---	20 00
				<hr/>
				\$772 72
				<hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

May	1.	No. 131.	Jno. Cowan, 20 bushels lime -----	\$5 00
May	1.	132.	Pauline Baughman, wages to May 1 (one month),	9 00
May	1.	133.	Minerva Cowherd, wages to May 1 (two months),	18 00
May	4.	134.	Orear & Thomas, account for groceries -----	597 56
May	6.	135.	H. Hamilton, account for painting -----	26 50
May	6.	136.	R. S. Russell, account for meat -----	102 04
May	6.	137.	Marrs & Bruce, account for printing and material,	41 60
May	6.	138.	S. P. Barbee, account for groceries -----	10 50
May	8.	139.	D. C. Sullivan, wages to May 1 (one month)----	20 00
May	10.	140.	Cincinnati Type Foundry, account for press, &c.,	331 42
Amount carried forward-----				\$1,161 62

	Amount brought forward-----			\$1,161 62
May	10.	141.	Lavinia Grimes, wages to May 1 (two months)---	14 00
May	10.	142.	Sally Nelson, wages to May 1 (two months)-----	12 00
May	10.	143.	L. T. Eastham, 4 pair window fastenings-----	5 00
May	22.	144.	S. P. Barbee, 1 copy Adams' Historical Chart ---	12 00
May	22.	145.	Jno. A. Jacobs, cash paid for 1 graphoscope and 4 dozen views-----	41 20
May	22.	146.	S. P. Barbee, 2 steel engravings -----	26 30
May	24.	147.	J. G. George, cash on account of printing office--	80 45
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				<hr/>
				\$1,352 57

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

June	1.	No. 148.	Pauline Baughman, wages to June 1 (one month) -----	\$9 00
June	1.	149.	Minerva Cowherd, wages to June 1 (one month)-	9 00
June	1.	150.	Esther Shreeve, wages to June 1 (two months)-	16 00
June	1.	151.	S. P. Barbee, account for merchandise and ex- press -----	61 35
June	2.	152.	Nicey Bixler, wages to June 1 (two months)----	20 00
June	14.	153.	Mrs. A. F. Cheek, 1 cow -----	45 00
June	14.	154.	J. S. Linney, 1 dozen black-board rubbers-----	4 90
June	14.	155.	A. P. Oliver, 1 dozen chickens-----	3 00
June	19.	156.	Sally Nelson, wages to June 1 (one month) ----	6 00
June	19.	157.	H. K. Forbis, 2 days' work and lumber -----	10 50
June	25.	158.	Wm. Hafley, 2 dozen chickens-----	6 00
June	27.	159.	J. A. Jacobs, cash paid for merchandise-----	39 55
June	29.	160.	Ellen Owsley, making carpet-----	5 25
				<hr/>
				<hr/>
				\$235 55

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

July	3.	No. 161.	Nicey Bixler, wages to July 1 (one month)----	\$10 00
July	3.	162.	Sally Nelson, wages to July 1 (one month)----	6 00
July	3.	163.	Pauline Baughman, wages to July 1 (one month),	9 00
July	3.	164.	Esther Shreeve, wages to July 1 (one month)--	8 00
July	3.	165.	Lavinia Grimes, wages to July 1 (two months) -	14 00
July	3.	166.	Wm. Tompkins, wages to July 1 (three months),	50 00
July	3.	167.	D. C. Sullivan, wages to July 1 (two months--	40 00
July	3.	168.	E. L. Lord, repairs to 5 doors-----	2 10
July	7.	169.	Welsh, Wiseman & Co., account for merchandise,	342 59
July	7.	170.	Welsh, jr., & Co., account for groceries, &c.---	332 40
July	7.	171.	A. S. McGroarty, account for drugs, &c.-----	111 47
July	7.	172.	Orear & Thomas, account for groceries-----	159 36
July	7.	173.	J. M. Hackney, account, tinning, &c.-----	212 77

Amount carried forward -----	\$1,297 69
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Amount brought forward-----				\$1,297 69
July	7.	174.	Dr. Geo. Cowan, account medical services -----	88 80
July	7.	175.	R. S. Russel, account meat, &c. -----	143 05
July	7.	176.	J. W. Moore, repairing sewing machine -----	4 50
July	7.	177.	D. Sheehan, repairing harness -----	3 05
July	9.	178.	Wm. Hafley, 4 dozen chickens -----	12 00
July	9.	179.	John Cowan, 12 bushels lime -----	3 00
July	17.	180.	M. Crow, 3,065 bushels coal -----	490 40
July	18.	181.	Esther Shreeve, wages to July 15 -----	4 25
July	21.	182.	J. A. Jacobs, cash paid for marketing, &c. -----	48 85
July	22.	183.	Pauline Baughman, wages to July 15 -----	4 50
July	22.	184.	A. J. Taylor, 1 dozen chickens -----	2 50
July	23.	185.	Marks & Lowrie, account for clothing -----	181 50
July	23.	186.	Esther Shreeve, 5 days' washing -----	3 75
				<hr/> \$2,287 84 <hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

August	2.	No. 186½.	Spears & Sandifer, shoeing horses -----	\$12 80
August	3.	187.	Lucy Johnson, wages to August 1 (twelve months) -----	72 00
August	3.	188.	Minerva Cowherd, wages to July 1 (one month),	9 00
August	3.	189.	Sally Nelson, wages to August 1 (one month) -	6 00
August	6.	190.	Lavinia Grimes, wages to August 1 (one month),	7 00
August	6.	191.	S. V. Rowland, 3 years' insurance, \$10,000---	250 00
August	6.	192.	Miss M. E. Moss, cash paid for 36 buckets berries,	16 30
August	7.	193.	W. W. Smiley, account for blacksmithing----	36 00
August	11.	194.	Orear & Thomas, cash paid for 4 dozen chickens, 20 pounds butter, and berries -----	19 35
August	11.	195.	D. C. Sullivan, wages to August 1 (one month),	20 00
August	13.	196.	Wm. Hafley, 3 dozen chickens -----	7 50
August	13.	197.	J. W. Douglas, set castors for sewing machine--	2 00
August	13.	198.	J. A. Jacobs, cash paid for marketing, &c.----	30 00
August	19.	199.	Monroe Mitchell, plastering room-----	10 00
August	19.	200.	Jennie Davis, wages to August 19 (one month),	10 00
August	21.	201.	Nancy Frazier, wages to August 21 (one month),	9 00
August	21.	202.	Henry Lyons, 2 suits clothing for boys -----	17 75
August	21.	203.	D. Scott, 10 days' labor -----	15 00
August	25.	204.	Louis Barbour, 14 days' labor -----	14 00
August	25.	205.	Spence Henderson, 14 days' labor-----	14 00
August	25.	206.	Potts and Mershon, account for milling and flour,	91 72
August	26.	207.	Robert Hann, account for merchandise -----	7 68
August	26.	208.	Mrs. M. F. Dudley, cash paid for marketing, &c.	6 00
				<hr/> \$684 10 <hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

September 1.	No. 209.	J. P. McGrorty, account for furniture-----	\$33 50
September 2.	210.	Nicey Bixler, wages to September 1 (two months),	20 00
September 2.	211.	Sally Nelson, wages to September 1 (one month),	6 00
September 3.	212.	David Scott, ten days' labor -----	15 00
September 4.	213.	Lavinia Grimes, wages to September 1 (one month)-----	7 00
September 4.	214.	D. C. Sullivan, wages to September 1 (one month)-----	20 00
September 4.	215.	McGoodwin Bros., account for merchandise----	34 93
September 4.	216.	Sam. Green, setting grate -----	2 50
September 6.	217.	Mrs. M. F. Dudley, cash paid for marketing, &c.	30 00
September 6.	218.	Minerva Cowherd, wages to August 1 (1 month),	9 00
September 25.	219.	Nancy Frazier, wages to September 21 (one month)-----	9 00
September 27.	220.	Louis Warren, setting 110 panels fence-----	44 00
September 28.	221.	H. K. Forbis, in part bill of carpentering ----	20 00
September 29.	222.	W. S. Downton, 1,400 pounds ice-----	14 00
September 30.	223.	J. J. Yeiser, 650 flat rails-----	47 50
			<hr/>
			\$312 43
			<hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

1875.

October 2.	No. 224.	J. S. Linney, postage and box rent-----	\$17 08
October 4.	225.	Lavinia Grimes, wages to September 19-----	4 25
October 4.	226.	Minerva Cowherd, wages to October 1 (two months)-----	18 00
October 4.	227.	Sally Nelson, wages to October 1 (one month)---	6 00
October 5.	228.	J. Rigney, 27½ bushels of apples-----	24 75
October 6.	229.	A. S. Robertson, account for merchandise-----	28 74
October 6.	230.	Orear & Thomas, cash paid for 3 dozen chickens,	8 50
October 6.	231.	H. K. Forbis, in part for bill of carpentering--	5 00
October 7.	232.	J. P. Cooke, 50 pounds honey-----	12 50
October 7.	233.	J. H. Dunn, 1 load wood-----	3 00
October 8.	234.	Will Tompkins, wages to October 1 (three months)-----	50 00
October 15.	235.	J. M. Withers, 77 bushels apples-----	77 00
October 16.	236.	Orear & Thomas, account for groceries-----	432 22
October 16.	237.	R. S. Russel, account for meat-----	126 43
October 16.	238.	D. C. Sullivan, wages to October 1 (one month)-	20 00
October 19.	239.	Jennie Morrison, wages to October 19 (one month)-----	7 00
October 20.	240.	Nancy Frazier, wages to October 21 (one month)-	9 00
October 21.	241.	Orear & Thomas, 52 barrels flour-----	415 50

Amount carried forward -----

\$1,264 97

Amount brought forward-----			\$1,264 97
October 25.	242.	J. W. Coffey, 64 bushels apples-----	64 00
October 26.	242.	Maria Baughman, wages to October 26 (one month)-----	6 00
October 29.	244.	D. K. Caldwell, 16 pounds butter-----	4 80
October 29.	245.	Potts & Mershon, account for milling-----	80 80
October 30.	246.	Wm. M. Stout, account for drugs, &c.-----	67 62
October 30.	247.	John Fogarty, 3,359 bundles oats-----	100 75
			<hr/>
			\$1,588 94
			<hr/>

Examined and approved.

(Signed)

J. L. ALLEN, Auditor.

SUMMARY OF EXPENSES FOR THE YEAR 1874-'75.

Expenses for November, 1874-----	\$1,864 13
Expenses for December, 1875-----	577 90
Expenses for January, 1875-----	2,186 65
Expenses for February, 1875-----	1,645 27
Expenses for March, 1875-----	226 85
Expenses for April, 1875-----	772 72
Expenses for May, 1875-----	1,352 57
Expenses for June, 1875-----	235 55
Expenses for July, 1875-----	2,287 84
Expenses for August, 1875-----	684 10
Expenses for September, 1875-----	312 43
Expenses for October, 1875-----	1,588 94
<hr/>	
\$13,734 95	
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DIRECTIONS FOR TEACHING AND TRAINING

DEAF AND DUMB CHILDREN AT HOME, PREVIOUSLY TO THEIR BEING
BROUGHT TO THE INSTITUTION, AND FOR THEIR FUTURE
INSTRUCTION AFTER THEY HAVE LEFT IT.

Much may and ought to be done, by the parents of deaf and dumb children, from infancy, for their improvement previously to their entrance into the Institution; and we are not without hope that we may be able, by some plain and simple directions, to influence the parents of these children, by a course of home education, to prepare them to enter the Institution with a vantage ground equal at least to one year's instruction in it. Indeed, an intelligent parent might profit his child perhaps even to a greater degree than this. For this home education and training would prevent the mental faculties from sinking into that wretched state of ignorance, inactivity, and imbecility, from which it is so difficult to arouse many of them. It has been observed that where a child has received any instruction, if only to write mechanically, and to write his name and the names of his friends, and a few simple objects around him, his mental condition is generally far superior to that of ordinary deaf and dumb children. A proper moral training of deaf-mute children, which is almost universally neglected, would prevent the growth and development of their passions, which are often enormous, sometimes difficult to repress, and always a certain source of misery to themselves and family.

Do not yield to a false and morbid sympathy and affection for your child; do not indulge its wayward passions. Such morbid affection and indulgence are a bane to the unfortunate child's welfare and happiness. Treat it as you do your other children; check and restrain its passions, and bring it up to regular habits of industry; teach and require it to do something.

As soon as it is old enough, teach it the manual alphabet, and make yourself familiar with its use. Teach it to write a fair and legible hand,

first on a slate and then on paper. Present the objects around, and teach it to write their names on a slate, and spell them on the hand, until they are fixed in the memory. It is not necessary that the child should know anything of the sounds of the letters of the alphabet, or of the words taught. There is no mystery nor any great difficulty in beginning the education of deaf-mutes, as is commonly supposed; the difficulty lies in the after progress. The first steps are simple and easy enough, and within the ability of any person who will attempt it, to master them.

There is no more difficulty or mystery in a deaf-mute learning to distinguish the letter *a* from the letter *b* (teach the small letters first, the capitals they will learn of themselves), by the two positions of the hand, made for these two letters, than for a speaking child to learn to distinguish them by their names or sounds. The mute child as readily learns that the three written letters *h a t* (hat) represent, or are the name of the object *hat*, when the object is shown to him in connection with the written name, as an ordinary child learns to associate the spoken name with the same object. The cases are precisely analogous, and the mystery or difficulty is no greater in one than the other. Repeat the presentation of the object, if necessary, until the association becomes fixed and permanent. The object seen recalls to the mute the written name, and the written name recalls the object. That is all the spoken name does, neither more nor less. So of any other object. Get picture books, and extend the child's knowledge of words by the same means from year to year.

The names of sensible actions are 'so easily taught; as for instance, to *walk*. Write the word *walk*, and at the same time make a movement with the hands, imitating the action of the feet. This movement of the hands becomes the significant and permanent *sign* for the word. All similar words may be as readily taught, as run, swim, eat, stand, lie, sleep, awake, &c. Sensible qualities may be communicated in the same manner; *hard*, for example, by striking the knuckles of the clenched fist on the back of the left hand, with a suitable and natural expression of countenance, accompanying the action; *soft*, by pressing the fingers of the right hand into the fleshy palm of the left. And so of many others, which any person who will watch the signs of the child, may learn from him. As his age and intelligence increase, he will invent gesticulations to express his ideas, or rather use such as nature prompts. Observe and adopt these by which to instruct him; they are precisely those used in all Institutions. The language of signs is the language of nature; in Institutions for the deaf and dumb, it is extended and systematized upon natural and philosophical principles.

Enlarge his vocabulary of words from year to year. Your ability to teach will increase with the efforts made. Make it your business to teach and develop the mind of your child. Moral and religious ideas may be communicated within a limited, but very useful degree. Express abhorrence of wrong doing by an appropriate frown of the face, and gesticulation of the hands, and turning away with disapprobation, and by discipline, if necessary. *Good* is expressed by kissing the hand with an expression of pleasure and approbation; *bad* by throwing the hand thus laid on the mouth, from it, with the palm downward, with an expression in the manner of gesticulation and in the face of disapprobation. *Right* is expressed by moving the lower edge of the right hand, erected and pointing forwards, over the extended palm of the left, in a straight or right line, accompanied by the sign for *good* and an approving expression of countenance. *Wrong* by a crooked and zigzag course of the hand, with the sign for *bad* added, with an expression of disapproval. The sign for *God* is simply pointing and looking upward in a reverential manner. His attributes of goodness, wisdom, and power may be easily taught by pointing upward for God, with the signs for good, wise, and strong—signs which the child, by this time, will himself have acquired—made in connection.

Some idea of future rewards and punishments, the ingenious and diligent mother, who, perhaps, will alone have the patience to pursue, for a series of years, the directions here laid down, would easily enough teach by the time the child has reached the stage of progress and age now contemplated.

At ten years of age, a deaf-mute child, thus taught and trained, would enter the Institution with an immense advantage over those neglected children now brought to us; ignorant, stupid, and bad as they commonly are. We entreat every parent into whose hands these directions may fall, if his or her child is under ten years of age, to commence following them immediately. But if he has arrived at the age of ten, to send him (or her) at once to the Institution. The longer you delay the worse.

After a pupil has finished his course at the Institution, whether he shall continue to make advancement in knowledge, and use of language, will depend very greatly upon the course his friends pursue toward him. He should be supplied with suitable books, simple and easy in style; and if illustrated with pictures, the better, and encouraged to read them. His friends should communicate with him chiefly by writing, or by using the alphabet on the hand. His errors should be corrected, and it would often be easy, by signs or definitions, to make him understand words or phrases with which he may not be acquainted. If such a course is patiently pursued, his further progress, in a few years, will be considerable.

In communicating with mutes by writing, it must be remembered that words erroneously spelled are no longer to the eye the same, however identical in sounds. For instance: the words *no* and *know* are the same in sound, while to the sight there is no similarity whatever. They often fail to understand a communication on this account. The fault is in the ignorance and bad spelling of their friends.

RULES AND TERMS OF ADMISSION, ETC.

1. Provision has been made by the State of Kentucky for the board and instruction of all the deaf-mutes of the State. No charge for board and tuition is made; no certificate of indigency is necessary. Every deaf-mute in Kentucky will be received who is of proper age, of good character, and in good health; and their parents and friends are earnestly invited to avail themselves of the advantages of the Institution for their unfortunate children.

Entrance and return, at the commencement of the session, are of the highest importance. The progress of a pupil for the whole session often depends upon his punctual return at the beginning of it. Sometimes the whole course of his education is injuriously affected by tardiness in returning.

It is important that new pupils should enter at the beginning, that they may be able to join the new class of the session; otherwise they may ultimately have to fall into the class of the next year, and thus lose the advantages of a whole year's education by a few weeks' delay.

2. Cost of boarding for pupils from other States, including washing, lights, &c., *one hundred and fifty dollars* per session of $9\frac{1}{2}$ months, payable yearly in advance. Tuition gratis. No charge for vacation, if the pupil remains. No deduction for absence at the beginning or end of the session, after the pupil has entered, unless from sickness.

3. The best age for entrance is ten. Pupils will be admitted between ten and thirty; but parents should not delay the education of their children after ten. They never learn as well after twenty as before. By neglecting and delaying their education, you are criminally compromising their temporal and eternal welfare.

4. Bring or send with the pupil his or her name in full; birthday; cause of deafness, if not born deaf; at what age it occurred; whether total or partial; whether he or she has or has had any deaf-mute relatives, near or remote; and whether there is any relationship between the parents. Semi-mutes, who hear and speak partially, but cannot be taught in common schools, will be admitted. Children of this description are sometimes not sent to the Institution, under the impression that teaching them with mutes totally deaf will lead or cause them, somehow, to disuse their

speech. This is a great mistake. By learning to use *written* language their speech is improved. Where practicable, special efforts are also made to improve their speech.

5. Pupils supported by the State are considered under obligation to remain five years; if of good talent and industry, they may be continued seven.

6. The pupil must be plainly, but well and comfortably, clothed, and furnished with a trunk of sufficient size, with a substantial lock, and each session with three handkerchiefs, and two coarse and two fine combs. *Every article of clothing requiring to be washed should be plainly marked.* If not, they are liable to be lost. No clothing can be furnished unless money be advanced for the purpose. *A small sum of money should be deposited each session, to meet the wants of the pupil.* In general, it is expected that the parents and friends will furnish sufficient clothing, but, in extreme cases, assistance will be given by the Institution. No pocket money should be supplied beyond a very small sum.

7. The session commences October 1. Vacation commences on the 16th of July, when the pupils are permitted, and those who live near are required, to return home. No pupil will be permitted to leave at Christmas, or at any time during the session, but for a special and satisfactory reason, nor until the session fully ends. *It is important that the pupil should remain until the last day of the session, and return the first day of the session.*

8. Any cause of complaint that a parent or guardian may have is requested to be made known frankly and at once to the Principal, when it will be either satisfactorily explained or removed.

9. *The pupils must be furnished with letter stamps.* Those who neglect this cannot expect to receive letters from their children. Letters, to insure their being received, should be addressed to "———, Institution for the Deaf and Dumb, Danville, Ky." *Articles of any kind sent to pupils by express must be prepaid.*

10. To preserve health and promote habits of industry, the pupils are employed in manual labor as far as we can find them employment—the boys in gardening and other kinds of work, and the girls in sewing and house-keeping; in which they often make great improvement. This is a most important part of their education, and will be enforced on all alike. No wise parent will object to it.

11. The payment of twenty-five dollars a year, by pupils from Kentucky, will cover all contingent expenses, physician's bill, books, stationery, &c., &c., and this amount is required of those able to pay it; where not able, it will not be expected; but every one should conscientiously pay whatever part of this sum he is able. A small sum from each will make a

considerable aggregate, and materially aid in sustaining the Institution. We wish it distinctly understood, that while board, tuition, and even clothing, books, and every thing, will be furnished in every necessary case *free of charge*, yet we earnestly wish all who are able to pay any sum, from one to twenty-five dollars, to do so.

12. The applicant must be in good health, of sound mind, and good moral character, and free from chronic, cutaneous, or other contagious diseases. It is advised, where it is practicable, to have the pupil vaccinated before being brought to the Institution.

13. The parents and friends of pupils coming with or for them, or on a visit, cannot, as a general thing, be entertained at the Institution, and should not expect it—it is sometimes a matter of great inconvenience. But, in cases, of real inability to go to a public house, they will be cheerfully entertained.

For any further information, address J. A. Jacobs, Principal, Kentucky Institution for Deaf-Mutes, Danville.

CIRCULAR.

INSTITUTION FOR THE DEAF AND DUMB, }
DANVILLE, KY., December 16, 1875. }

To the Assessors of Tax:

You are required by law to return the names of all the Deaf-Mutes in your respective counties, *with their nearest post-offices, written immediately after their names.* Permit me to hope that you will faithfully perform this benevolent duty, and that you will be particular in attaching the name of the post-office in every case. This puts us at once in communication with the deaf-mutes of the State, enables us to send to them our reports, and leads to their being brought to the Institution. Your performance of the duty in full will, probably, be the means of the education of all the mutes in your county; while its neglect may lose them this precious boon, with all its invaluable benefits.. May we not also ask that you will, in every instance, take the trouble of informing the parents of the existence and terms of the Institution, which is open for the reception of all the deaf-mutes of the State free of charge, and urge upon them to send their unfortunate children to us? Such effort on your part will insure the education of many who will otherwise live and die in their misfortune and ignorance.

To those assessors who have performed their legal duty, we return our sincere thanks.

Very respectfully, your obedient servant,

J. A. JACOBS, *Principal.*

N. B. *Be careful not to make returns of Idiots for Mutes.* Children are frequently found dumb because idiotic. They hear, but do not speak for want of intellect.

ACKNOWLEDGMENTS.

The publishers of the following newspapers and periodicals have the thanks of the teachers and pupils for their liberality in sending them gratuitously. They are read by the pupils with pleasure and profit:

Name of Paper.	Where published.	Edition.
Kentucky Advocate	Danville, Ky.	Weekly.
Courier-Journal	Louisville, Ky.	Daily.
Evening Ledger	Louisville, Ky.	Daily.
Anzeiger	Louisville, Ky.	Daily.
Western Recorder	Louisville, Ky.	Weekly.
Orphans' Friend	Louisville, Ky.	Monthly.
Times	Glasgow, Ky.	Weekly.
Spectator	Columbia, Ky.	Weekly.
American Journal of Education	St. Louis, Mo.	Monthly.
Kentucky Presbyterian	Covington, Ky.	Monthly.
Commonwealth	Covington, Ky.	Weekly.
Youth's Instructor	Battle Creek, Mich.	Monthly.
Press	Lexington, Ky.	Weekly.
Gazette	Lexington, Ky.	Weekly.
Citizen	Paris, Ky.	Weekly.
Eagle	Maysville, Ky.	Weekly.
Kentucky Yeoman	Frankfort, Ky.	Tri-weekly.
Monitor	Owensboro, Ky.	Weekly.
Conservative	Hopkinsville, Ky.	Weekly.
News	Cynthiana, Ky.	Weekly.
Mercury	Carlisle, Ky.	Weekly.
Kentuckian	Springfield, Ky.	Weekly.
Messenger	Columbus, Ky.	Weekly.
Bracken Chronicle	Augusta, Ky.	Weekly.
Deaf-Mutes' Journal	Mexico, N. Y.	Weekly.
Eureka	Anamosa, Iowa	Weekly.
Journal	Ashland, Ky.	Weekly.
Independent	New Richmond, O.	Weekly.
Silent World	Washington, D. C.	Semi-monthly.
Deaf-Mute Advance	Jacksonville, Ill.	Weekly.
Mutes' Chronicle	Columbus, Ohio	Weekly.
Goodson Gazette	Staunton, Va.	Semi-monthly.
Silent Observer	Knoxville, Tenn.	Monthly.
Deaf-Mute Pelican	Baton Rouge, La.	Monthly.
Deaf-Mute Mirror	Flint, Mich.	Weekly.
Mutes' Journal	Omaha, Neb.	Monthly.
Deaf-Mute Index	Colorado Springs, Col.	Weekly.

Legislative Document No. 13.

EIGHTH REPORT

OF THE

BOARD OF TRUSTEES

OF THE

AMERICAN PRINTING HOUSE FOR THE BLIND,

TO THE

GENERAL ASSEMBLY OF KENTUCKY,

AND TO THE

GOVERNORS OF THE STATES OF THE UNION, &c., FOR THE YEAR 1875.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.
1876.

OFFICERS.

PRESIDENT,

HON. W. F. BULLOCK.

VICE PRESIDENT,

WILLIAM CHAPIN, A. M.,

PRINCIPAL PENN. INST. FOR THE BLIND.

TREASURER,

J. G. BARRET,

PRESIDENT OF CITIZENS' BANK, LOUISVILLE.

SUPERINTENDENT AND SECRETARY,

B. B. HUNTOON,

SUPERINTENDENT KY. INST. FOR THE BLIND.

GENERAL AND SOLE AGENT,

H. L. HALL,

SUPT. PENN. WORKING HOME FOR BLIND MEN, OFFICE NO. 3518 LANCASTER AVENUE,
PHILADELPHIA, PA.

TRUSTEES,

T. S. BELL, M. D.,

WM. KENDRICK,

JOHN P. MORTON,

HON. W. F. BULLOCK,

Z. M. SHERLEY,

J. G. BARRET,

W. N. HALDEMAN.

ADVISORY BOARDS.

FOR PENNSYLVANIA,

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ALEXANDER WHILLDIN,
JAY COOKE,
MATTHEW BAIRD,
JOS. W. DREXEL.

FOR NEW JERSEY,

EX.-GOV. THEO. F. RANDOLPH,
EX.-GOV. MARCUS L. WARD,
HON. F. T. FRELINGHUYSEN, U. S. S.

FOR DELAWARE,

EX.-GOV. G. SAULSBURY,
HON. JOSEPH P. COMEGYS.

FOR ONTARIO,

E. S. WIGGINS, M. D.,
HON. JOHN MACDONALD,
REV. JOHN H. CASTLE, D. D.

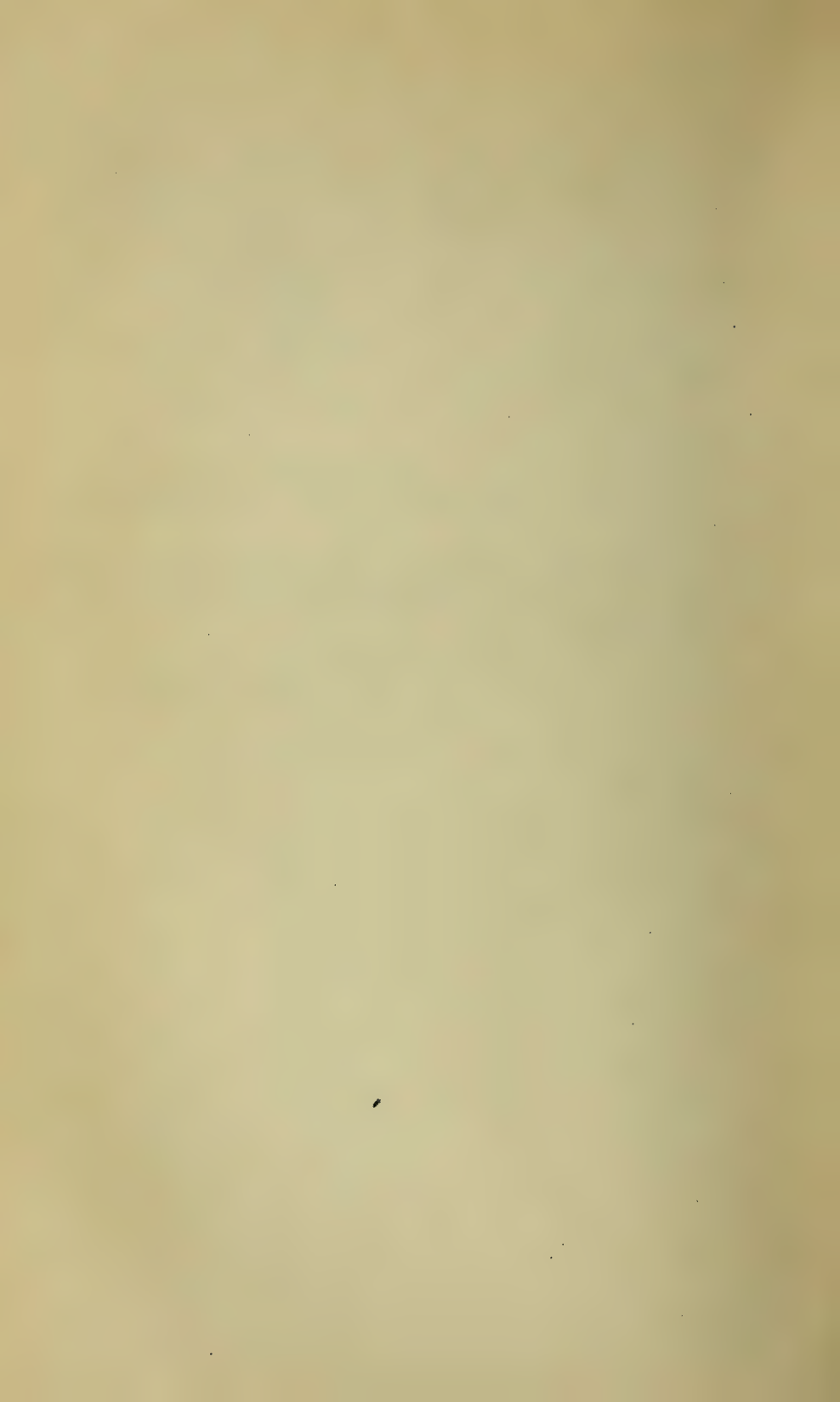
LOUISVILLE, KY., Dec. 24, 1875.

*To His Excellency JAS. B. McCREARY, Governor of the Commonwealth
of Kentucky:*

SIR: I have the honor of forwarding you herewith the annual report of the Trustees of the American Printing House for the Blind, for the year ending December 31, 1875.

Very respectfully yours,

W. F. BULLOCK, *President.*



TRUSTEES' REPORT.

To his Excellency, JAMES B. McCREARY, Governor of the Commonwealth of Kentucky :

The operations of the American Printing House for the Blind have never been more satisfactory than during the past year. The wisdom and philanthropy of our State in founding this great charity have never been more completely vindicated ; and it has been our glad privilege to receive many evidences during the past year, from the letters and lips of numerous blind persons, of the pleasure, comfort, and help that our books in raised letters have brought to them. There have been distributed to indigent blind persons in Kentucky one hundred and sixty volumes ; while the State School for the Blind has absorbed three hundred and fifty more. These have been mainly text-books, without which the work in the school would have been deplorably cramped and deprived of a great part of its efficiency. These text-books could not have been procured in any other way, and our State would be justified in carrying on this great work alone, simply for the benefit of her own blind, even if the great advantages the Printing House holds out were not appreciated by other State Schools for the Blind. New Jersey and Delaware have been supplied with three hundred volumes during the year according to their quota of annual contribution. And during the past year the Legislatures of Illinois and Missouri have each made special appropriations for our Printing House. In addition to these, the Indiana School for the Blind has made purchases which have been upon a scale that, if followed proportionally by every other school for the blind in the country, would give a firmer foundation to our work. The Institutions for the Blind in Ohio, New York, New England, California, Maryland, Illinois, Missouri, Wisconsin, Georgia, Arkansas, Alabama, Virginia, West Virginia, Iowa, Kansas, Ontario, and Nova Scotia, in this country, and in Worcester and London in England, have been supplied at cost with books in limited quantities.

The books published during the year have been "Woodman's Nannette," "A Book of Behavior," "Politics for Young Americans, by Chas. Nordhoff," "Constitution of the United States," and "Hooker's Child's Book of Nature, Part, I." These books are in the line letter.

In the New York point system, which system was unanimously recommended by a national convention of teachers of the blind as the best point system known to them, we have printed, during the year, Hawthorne's "Rill from the Town Pump and Mrs. Bullfrog," "Feathertop," by the same author, and John G. Whittier's poem of "Snow Bound."

We have now in press a "Method of Instruction for the Piano-forte," in the New York point method of musical notation, prepared under the supervision of W. B. Wait, Superintendent of the New York Institute for the Blind.

We have also manufactured some writing guides of good quality and great cheapness, and are now able to supply them at prices from two-thirds to three fourths less than former rates.

We have had made models of large dissected maps of Physical Geography, of which John P. Morton & Co., of this city, have generously undertaken the manufacture in quantity. These comprise thus far model maps in relief of Europe and the United States—to be rapidly followed by the other maps. There has also been manufactured a model county map in relief of Kentucky, for the Kentucky school. These are of large size, from three to five feet in length; but we are now making models of small maps from twelve to fifteen inches long by ten inches wide, which we hope to be able to duplicate cheaply.

To give an idea of what we have been able to accomplish in printing, we can specify the primer and seven numbers of elementary readers which we publish, taken from the first three of Butler's readers. These are on better paper and are better bound, and contain two and a half times as much reading, as other readers for which we used to have to pay two and a half times as much.

In the regular progress of our work many improvements have, of course, been suggested and acted upon in printing, binding, and stereotyping. In our last report we described a process we had perfected for producing stereotype plates in brass at a cost of about one twentieth the prices charged in the best foundries. At that time we had only succeeded in applying this method to the point character; but during the year we made a complete success of it with the line type. To render this process more perfect, and to secure certain desirable changes in the forms of some five or six of the letters of the alphabet that blind children often confuse, we consulted with many of the most eminent and experienced teachers of the blind in this country; and finally, with the advice of Dr. Howe, who has had charge of the Boston School for the Blind for over forty years, and of Mr. Chapin, of the Pennsylvania school,

whose experience is invaluable in all things pertaining to the education of the blind, we have had an entirely new font of letters cast, embracing the improvements suggested by these eminent teachers, and approved by all whom we had opportunity to consult. We consider this the most perfect type ever devised for the blind.

But in our efforts to perfect our system of stereotyping we have developed during the past year a method of obtaining stereotype plates quickly and rapidly directly from the back of the leaves of books printed in raised letters. We consider this the most important discovery ever made in the business of making books for the blind. By this method no book, of which a single copy in good condition can be found, will require to be set up again in type in order to obtain a new edition. It is not even necessary to undergo the great expense of keeping the metal plates on hand, as new ones can be recast whenever a new edition is needed. By this process, too, we are no longer under the necessity of printing and binding a large edition of a book to meet a future demand, and therefore do not have to carry a large stock of paper and materials for binding.

These improvements have been made under many disadvantages, and with the rudest and simplest contrivances; nevertheless, we have succeeded in reprinting "Lady of the Lake," a book that has long been out of print; and we are now reproducing some of our own publications of which the first edition had been exhausted.

The work of the American Printing House for the Blind is so cheap, so accurate, so durable, so practical, that it is securing the enthusiastic approval of all engaged in teaching the blind; and as its purposes are understood, it wins its way into their confidence.

We most earnestly repeat the closing paragraph of our last report:

"The American Printing House for the Blind is better equipped for doing all kinds of printing for the blind than any other establishment of its kind in the world; it enjoys the universal confidence of all the instructors of the blind throughout our country; and its trustees propose to deserve that confidence by an unbiased readiness to aid in carrying out their wishes and suggestions in respect to every thing connected with their work. At the same time, its trustees hope to be prompt to avail themselves of every improved process of printing, and to furnish opportunities to the blind to judge themselves of the claims of the various systems of printing now earnestly advocated by distinguished teachers of the blind in this country and Europe. They

are influenced by no personal or sectional feeling; but, believing that they have an important trust to administer, they propose to do so solely for the benefit of all the blind they can reach under the blessing of a Divine Providence, who remembers those who sit in great darkness, as well as those who rejoice in the light.

"When it is generally understood that every State receives books for gratuitous distribution through its Institution for the Blind, according to its money contributed; and when it is clearly established, as we are always in a condition to show, that our expenditures are on a scale of unparalleled economy, we believe that it will need but a simple statement of what we are doing to make every Southern and Western State join us in this work that lies so near our hearts, of providing a literature for the blind.

"We are proud that our State leads the way in printing for the blind; we are gratified at the recognition and appreciation it has won abroad, as shown in the medal of merit awarded its books for the blind that were exhibited at the World's Fair, at Vienna; but our best reward is felt, and our deepest gratitude excited, when we see the joyous animation and intelligence that has been awakened upon the sad faces of the blind, through the judicious benevolence of our State.

"We commend it to the fostering care of our Legislature, and the Legislature of every State that has an Institution for the Education of the Blind, as an indispensable aid and necessary adjunct to the successful workings of such Institutions; for without books the education of the blind is worthless, and almost impossible."

All of which is respectfully submitted.

W. F. BULLOCK, *President.*

T. S. BELL,

Z. M. SHERLEY,

WM. KENDRICK,

JOHN G. BARRET,

JOHN P. MORTON,

W. N. HALDEMAN.

RECEIPTS AND EXPENDITURES *of the American Printing House for the
Blind for the year 1875.*

Balance on hand December 31st, 1874	\$2,460 44
Received from State of Kentucky	3,996 00
Received from State of New Jersey	300 00
Received from State of Delaware	100 00
Received from H. L. Hall	77 92
Received from sale of books (766 vols.)	755 84
By note.	1,934 45
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Total	\$9,624 65
Expenses in 1875	6,800 37
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	\$2,824 28
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JOHN G. BARRET, *Treasurer.*

Legislative Document No. 14.

ANNUAL REPORT

OF THE

QUARTER-MASTER GENERAL

TO THE

GOVERNOR OF THE STATE OF KENTUCKY,

FOR THE YEARS 1874-'5.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.
1876.

REPORT OF THE QUARTER-MASTER GENERAL.

OFFICE QUARTER-MASTER GENERAL, }
FRANKFORT, KY., December 31st, 1875. }

To His Excellency, Hon. JAS. B. McCREARY, Governor of Kentucky :

SIR: I herein respectfully lay before you the report of my doings as Quarter-Master General, and the present condition of my department, which is necessarily made to include the transactions of the last two years, the time which has elapsed since my last annual report submitted to the General Assembly.

MILITIA.

The present militia act went into operation December, 1873. The companies then in commission were reorganized, others were formed, and all equipped and furnished with the best breech-loading arms and accoutrements.

In the latter part of the year 1874, a considerable force, drawn from the Louisville companies, comprising the Fusileers, Waddell Grays, Camp Rifles, and Hewitt Grays, was ordered into active service by Governor Leslie, and used in Garrard, Owen, and Breathitt counties during several months, to enforce law and preserve peace and order. I was sent, by order of the Governor, in person with them, and deem it my duty to testify to their excellent discipline, their patient endurance, and orderly demeanor. They performed a noble service to the State, often under circumstances which would have been trying to veterans, and which proved them to be a force of which any State might well be proud. This result grew out of an earnest endeavor, on the part of every man and officer, to organize a corps of true soldiers. More or less praise is due to every member; but no one will hesitate to say that it was mainly brought about by their commanding officer, Col. William L. Clarke. Always kind, patient, considerate, he won the affection of all; yet firm and decided, he inspired the highest respect, and commanded prompt obedience. These qualities, united with great powers of organization and rare skill as a tactitian, enabled him to quickly transform a body of raw, inexperienced men into a corps which was not inferior to any militia in the Union. It is to be regretted that his personal affairs seemed to compel Col. Clarke's withdrawal from the service.

The law requires the county judge to provide an armory for such militia companies as may be organized in the county. This has generally been

very readily complied with. In Covington and Lexington, the city authorities have provided armories and fitted them up handsomely. In Louisville, however, one was not so easily obtained. Under some special legislation for Jefferson county, all expense for county purposes must be met by the county and city together, each paying a certain proportion. The county judge was quite ready to do his duty, but the city authorities utterly refused to contribute their part. An armory was at last obtained, mainly through the liberality of Col. Duncan, Governor Leslie agreeing, on the part of the State, to pay one third of the rent.

Before this was effected, however, great discontent prevailed amongst the men, and many of the companies were virtually almost disbanded. Their arms were stored in inconvenient rooms in remote parts of the city, with no advantages whatever for drill and other business. All expenses, even the transportation of their arms and equipments from the State Arsenal to Louisville, were paid out of their own pockets by levying a tax upon themselves, which most of them could ill afford to pay. It is not surprising that they became disheartened, and losing their pride of corps, all interest waned, and the companies were soon so merely in name, existing only on paper. To the Fusileers alone is due the credit of having maintained their old standard of drill and discipline. The law should be amended in such a way as to insure the prompt providing of suitable armories whenever and wherever the Governor may deem necessary. However, this and other defects in the militia law will be more properly presented by the Adjutant General.

There will be found in the appendix a table showing the various organizations throughout the State. There are now in commission one company of artillery—the Preston Light Artillery of Louisville—four companies of cavalry, and thirteen of infantry.

The monthly report of inspection shows the property in their hands to be well carried for and in good condition.

MILITARY SCHOOLS.

A number of schools throughout the State, having assumed, for the sake of discipline and exercise, the military feature, have from time to time been furnished with accoutrements. The Kentucky University and Kentucky Military Institute, which are under the special protection of the State, and two other schools, are armed with the Cadet breech-loading Springfield rifle—the same arm used in the United States school at West Point—the Chief of Ordnance having furnished me five hundred stand. The other schools are supplied with muzzle-loaders. A detailed statement will be found in an appropriate table in the appendix.

31ST ENROLLED MILITIA.

The Legislature by act of February 17th, 1874, directed the payment of the officers and soldiers of the 31st regiment of enrolled militia for certain services rendered during the year 1864, in the county of Carter. The proper rolls were made out, and there has been paid thereupon \$849 12.

MILITARY CLAIMS.

During the year 1874, there was paid out of the Militia Fund upon vouchers, pay-rolls, &c., presented and approved at this office on account of active militia, the sum of \$4,251 15, and during the year 1875, \$53,748 35, making a total of \$57,999 50.

This expenditure was necessitated mainly by the expeditions sent by Governor Leslie into Garrard, Owen, Breathitt, Lee, and Todd counties, and consists of payment of troops, subsistence, transportation, purchase of camp and garrison equipage, and other expenses incident to troops actively employed in the field. Whilst this expenditure is unprecedentedly large, I think it will not be found out of proportion to the number of men and length of service. There was for some time two hundred and twenty-five men under arms, and an average of one hundred and fifty in service for over three months. These men were in need of almost everything conducive to the comfort and efficiency of a soldier. It was necessary to transport them over long and expensive routes of railway. There was a force of about seventy men kept in Breathitt county from the 17th September until 6th December. A large portion of their subsistence had to be hauled from Mt. Sterling, a distance of near seventy-five miles. I used my utmost endeavor to keep the expense down to the lowest possible figure. There being but few of the officers or men who had ever seen service in the field, I found it hard to guard against waste and carelessness. So far as possible I accompanied the troops and superintended the expenditures in person; but during much of the time there were two forces on duty at once at very distant points.

WAR CLAIM.

I have collected from the United States, on account of the war claim, and paid to the Commissioners of the Sinking Fund, since the date of my last report, \$206,082 32. The entire amount of this claim is \$3,630,364 37, of which there has been collected \$3,322,783 27; to this must be added \$58,718 00, the proceeds of sales of United States property held by the State, making a total of \$3,381,581 27 received on this account, and leaving a balance of \$248,863 10 yet due. The explanation sheets and evidence necessary to the settlement of a large portion of this balance, I have just placed in the hands of the proper accounting officers at Wash-

ington, and I hope to effect a settlement thereupon in a short time. The routine through which these collections are effected is a tedious and exacting one. The war claim consists of Quarter-Master's vouchers, representing every possible character of expenditure necessary to the enrolling, arming, and equipping of troops. A large proportion of these vouchers being for very small sums—less than twenty dollars—with copies of orders, abstracts of issue, and other evidence, makes an immense mass of papers to be examined. These vouchers are taken up and acted upon separately, the one being paid or disapproved without reference to any others. They pass first through the War Department, where they are usually disapproved for want of formality. The action of the War Department is of little importance, however, but it is a routine which has to be observed, and it consumes time. They are then sent to the Treasury, where they are rigidly scrutinized in two offices—the Third Auditor's, and the Second Comptroller's—both going over the same ground but not always arriving at the same conclusions. The vouchers they agree upon are paid; the others are suspended, for reasons assigned, which I try to remove in the next settlement.

It were comparatively an easy task to collect this balance, even through this slow and often vexatious routine, could the settlement be made in accordance with the act of July 27th, 1861, authorizing the same. The terms of this act are full and explicit. It was enacted on the 27th July, 1861, six days after the battle of Bull Run, when the nation, with a victorious hostile army at the gates of the Capital, called in its agony upon the respective States to arm their troops, to be "employed to suppress the insurrection against the United States." The act directs "the Secretary of the Treasury to pay, to the Governor of any State, or to his duly authorized agent, the costs, charges, and expenses properly incurred by such State for enrolling, subsisting, clothing, supplying, arming, equipping, paying, and transporting its troops" so employed. This is all plain enough; but Mr. Chase, the Secretary of the Treasury, drafted certain rules to govern the Treasury officials in settling these claims. These rules so restrict and limit the operation of this act as to utterly forbid the allowance of a large class of expenditure necessarily incurred by the State. These rules are held and regarded in the Treasury Department as being superior to the law itself, and they act as a complete bar to a considerable portion of the claims of every State. I have on two occasions most earnestly protested against these rules, making each time a full argument upon their unjust and illegal enforcement. Neither Mr. Boutwell or Mr. Bristow, to whom these appeals were made, attempted in any way to controvert the positions assumed in these arguments, but simply declined taking the responsibility of setting aside, or in any degree miti-

gating the rigor of these rules, and referred me to Congress for relief. All the Northern States have much the same difficulty in adjusting their war claims. Most of them have larger balances than Kentucky.

When in Washington recently I saw many of the agents of the other States, and it was agreed that we should make common cause in seeking from Congress the necessary relief. A bill was prepared and placed in the hands of Governor Stevenson, who will introduce it at an early day. The gross injustice of these rules is so manifest that I have very little fear of the result. I feel confident that every dollar claimed by the States in this matter will eventually be refunded. The adjustment of the balance due us does not depend entirely upon the relaxation of these rules; on the contrary, a large proportion of it is now in process of settlement and will soon be paid.

And even more: the interest on these claims will be paid. The General Government is fully committed by precedent to this course in the settlement of the war claims of Massachusetts, Maryland, and other States, for money expended in the war of 1812. In this again all the Northern States will make common cause. Interest on Kentucky's claim will amount to near three quarters of a million of dollars.

Since the passage of the act of March 16th, 1869, went into effect, a number of claims have been filed in this office, a few of which are meritorious, and I think it but just that the Legislature should direct the auditing and payment of them. If paid, they will of course be presented at Washington as part of the war claim. The last appropriation made for that purpose, by some mistake, was less than the amount required by \$81. The claim of Dr. Hugh Mulholland, for services as surgeon, was not fully satisfied—being short by that amount; it should be paid him. There will be found in the appendix copies of the laws and rules referred to above.

ARSENAL.

There are in the Arsenal 11 pieces of serviceable cannon, 6,913 stand small arms, of which 1,063 are Springfield breech-loading needle rifles, 1,433 are breech-loading cavalry arms of various patterns, and 4,417 are muzzle-loaders. The latter should be disposed of in some way. Muzzle-loaders have passed entirely out of use, and these arms can never be of any service. They might be converted into or exchanged for breech-loaders. The Arsenal building is in good condition. Three men are kept employed in cleaning and repairing the arms and other property stored therein.

All of which is most respectfully submitted.

FAYETTE HEWITT,
Quarter-Master General.

WAR CLAIMS

Of Kentucky against the United States Government.

No. of installment.	Amount of installment.	Amount allowed.	When allowed.	Balance suspended.	Amount deducted for sale of property.
First -----	\$753,752 47	\$706,722 69	1866. December 6.	-----	\$2,016 32
		40,398 30	1867. April 17.		
		5,595 60	July 27.	\$1,035 88	
Second -----	34,457 00	31,860 55	1867. July 27.	2,596 45	
Third -----	340,478 63	187,639 74	1867. February 5.		
		*54,511 63	June 5.		
		83,412 64	October 14.		
		4,341 65	1868. June 1.	10,572 97	619 74
Fourth -----	671,257 05	551,298 52	1867. February 5.		
		3,588 37	June 5.		
		34,341 78	1868. February 6.		
		222 17	August 11.		
		17,528 00	1874. March 20.	64,278 21	1,341 32
Fifth -----	304,638 46	190,482 76	1867. February 5.		
		12,681 72	June 5.		
		36,481 91	1868. June 1.		
		28,174 51	1870. April 23.		
		22,202 90	1874. November 6.		
		2,932 93	1875. December 11.	11,681 73	
Sixth -----	319,788 90	226,460 54	1867. February 5.		
		8,917 86	June 5.		
		31,812 52	1868. August 11.		
		15,241 58	1874. November 6.		
		1,650 04	1875. December 11.	35,706 35	
Seventh -----	47 00	-----	-----	47 00	
Eighth -----	193,697 71	2,472 56	1867. February 5.		
		14,086 31	1869. July 20.		
		50,119 75	1871. May 27.		
		103,881 44	June 15.		
		1,614 40	1874. November 6.		25,177 06
		8,367 21	1875. December 11.	13,156 04	
Am'ts car. for					

* An error of \$24 83 was deducted from this allowance.

WAR CLAIMS—Continued.

No. of installment.	Amount of installment.	Amount allowed.	When allowed.	Balance suspended.	Amount deducted for sale of property.
Am'ts bro. for					
Ninth -----	132,451 01	422 89	1867. February 5.		
		26,662 16	1871. June 15.		
		58,557 16	1875. July 14.	46,808 80	23,589 14
Tenth -----	582,692 43	525,258 72	1872. August 19.		
		53,186 97	1874. March 20.	4,246 74	
Eleventh ----	226,842 96	9,141 66	1867. July 27.	-----	5,974 42
		145,710 00	1870. October 18.	71,991 30	
Twelfth ----	70,260 75	24,801 13	1874. March 20.	45,459 62	
	\$3,630,364 37	\$3,322,783 27		\$307,581 09	\$58,718 00
	3,322,783 27			58,718 00	
	\$307,581 10		Balance due --	\$248,863 10	
	58,718 00				
	\$248,863 10				

[Now pending before Congress.]

A BILL

To make good certain promises of the United States.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That to maintain the public faith, by giving due effect to an act to indemnify the States for expenses incurred by them in defense of the United States, approved on the 27th day of July, 1861, and the resolution construing the same, approved March 8th, 1862, the Secretary of the Treasury is hereby directed, out of any money in the Treasury not otherwise appropriated, to pay to the Governor of any State, or to his duly authorized agents, all moneys, not already paid to such State, actually paid out and expended by such State for enrolling, subsisting, clothing, supplying, arming, equipping, and transporting the troops of such State, employed in aiding to suppress the insurrection against the United States, which commenced in the year 1861, whether such troops were called out, and the expenditures made at the request, or under the authority of, the President or the Secretary of War, or were raised by State authority only, and whether such troops were or were not mustered and received into the service of the United States, or commanded by officers of the army of the United States; if they were raised, enlisted, or received by the authorities of the State, or of the United States, to aid, directly, or by defense of the State, in suppressing the said insurrection; which repayment shall be made upon the production of the original vouchers, or authenticated copies thereof, taken by the Treasury of the State, in evidence of payments made by it, or upon other competent proof of such payments, by the books of the Treasury, or otherwise, until all such actual payments or expenditures, made in good faith, for ordinary or extraordinary expenses, upon proof satisfactory to its officers at the time, shall be completely reimbursed: *Provided*, That no moneys paid as bounties for enlistments shall be reimbursed under this act.

AN ACT

To indemnify the States for expenses incurred by them in defense of the United States.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Secretary of the Treasury be, and he is hereby, directed, out of any money in the Treasury not otherwise appropriated, to pay to the Governor of any State, or to his duly authorized agents, the costs, charges, and expenses properly incurred by such States for enrolling, subsisting, clothing, supplying, arming, equipping, paying, and transporting its troops employed in aiding to suppress the present insurrection against the United States, to be settled upon proper vouchers, to be filed and passed upon by the proper accounting officers of the Treasury.

Approved July 27, 1861.

RULES

For the preparation and settlement at the Treasury Department, under acts of Congress approved July 17, 1861, and July 27, 1861, of claims for reimbursement of expenses properly incurred by the States, respectively, on account of their troops employed in aiding to suppress the present insurrection against the United States.

I. Accounts, with vouchers for all expenditures made, must be presented to the Secretary of the Treasury, by whom they will be referred to the proper accounting officers for investigation and settlement.

II. It is only for expenditures on account of troops, officers, or men that have been or may be mustered and received into, or *actually employed in*, the service of the United States, that reimbursements will be made. Organizations raised, or attempted to be raised, but not mustered and received into, nor actually employed in, the service, will not be recognized. Nor will any reimbursement be made by the United States of expenses incurred in organizing, equipping, and maintaining troops for State purposes, or Home Guard, whether called out by State or other local authority, unless such troops were called out, and such expenditures incurred, at the request or under the authority of the President or the Secretary of War.

III. Personal expenses of commissioned officers in recruiting their companies prior to their being mustered into service will not be allowed; but commissioned officers may be allowed the same rates for subsistence and quarters (board and lodging) as privates, from the date of enrollment until mustered into service. The necessary and actual traveling expenses

of recognized military agents of the State, when accompanied by bills of particulars and receipts for payments, will be refunded.

IV. Bills of particulars, with dates and rate of charge, and the receipt of the party to whom payment was made, must, in all cases, be furnished. It is not sufficient to show that a gross amount was expended; still less that sums were turned over to individuals to expend, without evidence showing that they were expended by them, and how they were expended. In short, *original vouchers for expenditures of every description* must be furnished. The expenditures should be classified, and separate abstracts, with the vouchers presented for pay, subsistence, clothing, transportation, arms, and equipments, and other expenses; and they should also designate as far as practicable, the particular regiment or corps on account of which the expenditure was incurred. Claims for pay of troops must be accompanied with complete pay rolls for each corps, properly certified and receipted, the same as are required in the regular service.

V. Where subsistence in kind could not be furnished, and expenses were incurred for "board," or "board and lodging," the rates will depend on the section of the country where furnished, and the price paid for complete rations at the nearest recruiting station or military post: and in no case will a higher rate be allowed than the amount actually paid. The bills must specify the regiment or company to which the troops so subsisted or quartered belonged, and that rations could not be procured. Bills for lodging will be restricted to cases where there were no tents, and quarters could not be otherwise obtained. Purchases of subsistence in bulk will be paid for at not exceeding the current prices at the place of purchase, provided that the quantities are in proper proportions, or reasonably so, to the number of men, according to the rates of allowance in the Subsistence Department. The articles of subsistence must be such only as are recognized in the regular service, or if other articles are substituted, the cost of the whole must not exceed the regular supplies. Bills for spirituous liquors, treating, expenses of holding elections for officers, will not be recognized or paid.

VI. Transportation and quarters for troops at reasonable rates will be paid for. Transportation is restricted to the usual routes and modes of conveyance, and excessive quantities will not be recognized. Charges for transportation by railroad or other public conveyance must be accompanied by bills of lading in cases of property or supplies; and for troops, the number of men, with the regiment or corps, must be distinctly set forth; and where the same has been done in pursuance of a contract, the contract must accompany the vouchers. The same provisions apply to transportation by vessel.

VII. Claims growing out of impressment of property or services, and for damages done to individuals or their property, are not authorized to be paid. Provision for such claims must be made by special act of Congress, when not already provided for by general laws.

VIII. Bounties or donations to men or their families to induce men to volunteer will not be recognized. Such bounties as may be authorized by law will be paid by the United States directly to the men authorized to receive them. Voluntary contributions, either by States or local corporations, or by individuals, in aid of families of volunteers, &c., constitute no charge against the United States, and will not be refunded.

IX. Each State must present its full and final accounts for reimbursement, under the acts providing therefor, up to the date of the passage of said acts. The proper authorities of the State should certify, over their official seals, that the respective amounts claimed to be refunded have been actually paid by said State, and that no part thereof has been paid by any disbursing officer of the United States.

Approved.

S. P. CHASE,
Secretary of the Treasury.

CHAPTER 289.

AN ACT to amend an act, entitled "An act for the benefit of the officers and soldiers of the 31st regiment, enrolled militia," approved February 7, 1866.

§ 1. *Be it enacted by the General Assembly of the Commonwealth of Kentucky*, That so much of an act, entitled "An act for the benefit of the officers and soldiers of the 31st regiment of the enrolled militia," approved February 7, 1866, as authorizes the Governor to pay, or cause to be paid, out of the military fund, to each officer and soldier of the 31st regiment, enrolled militia, who were called out and served in the county of Carter in the year 1864, be, and the same is hereby, repealed.

§ 2. That the Quarter-Master General be, and he is hereby, authorized and empowered to hear proof of and audit the claims of the officers and soldiers of said 31st regiment, for services rendered by them, respectively, under the call of the Governor of this Commonwealth during the year 1864, in said county of Carter; and when proof shall be made of the services rendered by such officers or soldiers by the sworn certificate of the colonel or major of said regiment who commanded the same during the period of said service, or two other officers or soldiers who served in said regiment during the year 1864, under the call of the Governor aforesaid, it shall be the duty of the Quarter-Master General to certify the claim of such officers and soldiers, respectively, as being allowed by

him, and the amount allowed to each of them, to the Auditor of Public Accounts, who is hereby authorized and directed to draw his warrant on the Treasury for the amount shown due each officer or soldier of said regiment, payable to those alive, respectively, and to the persons entitled to receive the same under the laws of the United States in payment of arrears of pay due deceased soldiers, in the room and stead of those of said regiment who are dead; the warrants thus drawn shall be paid by the Treasurer out of the first funds collected from the United States Government on the military claims of the State of Kentucky against the Government of the United States that shall be paid into the State Treasury after the passage of this act.

§ 3. The payments made under and by virtue of this act shall be the same as that allowed by the laws of the United States to officers and soldiers in the military service of the United States in force at the time the services were rendered by said 31st regiment in Carter county.

§ 4. That this act shall take effect and be in force from and after its passage.

[Became a law without the Governor's signature, February 17, 1874.]

STATEMENT OF ORDNANCE, ARTILLERY, &c., issued from State Arsenal to the Militia, Military Schools, &c.

DATE.	TO WHOM ISSUED.	Six-pounder, brass pieces.	Sets equipments (complete).	Breech-loading rifles (army size).	Cartridge-boxes.	Waist-belts.	Shoulder-straps.	Bayonets.	Scabbards.	Sergeants' swords and belts.	Gun slings.	Knapsacks.	Haversacks.	Canteens.	Guidons.
	ARTILLERY.														
Aug. 12, 1875-	Capt. I. R. Moise, Louisville-----	2	2												
	INFANTRY.														
Oct. 16, 1871-	Capt. C. L. Clarke, Louisville-----	---	---	62	70	68	50	62	63	3	66	60	60	60	---
Feb. 10, 1874-	Capt. Theo. Trauernicht, Louisville---	---	---	60	60	60	---	60	60	---	60	60	60	---	---
July 16, 1875-	Capt. C. R. DeKress, Louisville-----	---	---	60	60	60	---	60	60	---	60	60	60	---	---
July 8, 1870-	Capt. W. L. Clarke, Louisville-----	---	---	80	80	80	---	80	80	5	---	---	---	---	---
Dec. 25, 1871-	Capt. J. W. Reccius, Louisville-----	---	---	60	60	60	---	60	60	5	60	---	---	---	2
Oct. 22, 1870-	Capt. C. M. Hendricks, Lexington---	---	---	60	60	60	---	60	60	---	60	---	---	---	---
Sept. 29, 1870-	Capt. S. G. Sharp, Lexington-----	---	---	60	60	60	---	60	60	---	60	---	---	---	---
Feb. 7, 1871-	Capt. Oscar Kennard, Cynthia-----	---	---	60	60	60	60	60	60	---	---	---	---	---	---
Sept. 17, 1874-	Capt. W. S. Miller, Lancaster-----	---	---	60	60	60	---	60	60	5	---	---	---	---	---
April 1, 1875-	Capt. F. H. Bristow, Elkton-----	---	---	50	50	50	---	50	50	---	50	---	---	---	---
Sept. 26, 1874-	Capt. J. D. Wickliffe, Bardstown---	---	---	60	60	60	---	60	60	---	81	---	---	---	---
Dec. 3, 1874-	Capt. Al. Hathaway, Owensboro-----	---	---	60	60	60	---	60	60	---	60	---	---	---	---
Oct. 19, 1875-	Capt. Frank Wood, Covington-----	---	---	60	60	60	60	60	60	5	---	---	---	---	---

STATEMENT OF ORDNANCE, ARTILLERY, &c.—Continued.

DATE.	TO WHOM ISSUED.	Musketoon, Ballard.	Cartridge-boxes.	Waist-belts.	Shoulder-straps.	Gun slings.	Breech-loading rifles (cadet).	Cartridge-boxes.	Waist-belts.	Bayonets.	Scabbards.	Gun slings.	Breech-loading rifles (army).	Canteens.	Sergeants' swords and belts.	Springfield rifles (old).	Cap pouches.	Austrian rifles.	Spencer carbines.	Navy pistols.
CAVALRY.																				
Dec. 16, 1873.	Capt. Joe Blackwell, Irvine.	60	60	60	60															
July 29, 1870.	Capt. J. H. Carter, Fayette co.	64	64	64	64	64														
Jan. 27, 1875.	Capt. A. D. Pence, Nelson co.	60	60	60	60	60														
July 28, 1870.	Capt. S. G. Hanly, Nicholasville.	60	60	60	60	60														
MILITARY SCHOOLS.																				
May 26, 1870.	Ky. University, Lexington.						200	200	200	200	200									
Feb. 22, 1871.	Ky. Military Institute, Farmdale.						40	40	40	40	40	60								
Feb. 10, 1875.	Harrisburgh Academy, Harrisburgh.						60	60	60	60	60									
Mar. 29, 1875.	Col. J. W. Grigsby, Danville College.						55	95	95	95	95		40							
Sept. 20, 1872.	Warren College, Bowling Green.							85	85	85	85			85	9					
Feb. 20, 1873.	Murray College, Murray.							50	50	50	50	50					50	50		
Sept. 22, 1875.	A. O. Ferrell, Hopkinsville.							50	50	50	50				4	50	50	60		
Nov. 3, 1875.	Col. George M. Edgar, Paris.							50	50	50	50									
Jan. 1, 1875.	St. Joseph's College, Bardstown.							60	60	60	60									
ARMS ISSUED BY ORDER GOVERNOR.																				
July 7, 1875.	Farmers' Bank, Frankfort.	10																		
July 7, 1875.	Branch Bank, Frankfort.	10																		
July 7, 1875.	Deposit Bank, Frankfort.	10																		
June 22, 1875.	National Bank, Springfield.																			
May 27, 1875.	Ky. Penitentiary.												12						5	3

INVENTORY of State Arsenal, taken August, 1875.

No.	ORDNANCE.	Condition.
ARTILLERY.		
1	12-pounder brass cannon -----	Good.
6	6-pounder brass cannon -----	Good.
2	6-pounder iron cannon -----	Good.
2	6-pounder iron cannon -----	Dismounted.
1	Howitzer English trophy, brass -----	Good.
1	Humphrey Marshall gun -----	Damaged.
1	Coffee-mill gun -----	Good.
ARTILLERY CARRIAGES.		
3	6-pounder caissons -----	Good.
12	Carriages -----	Good.
1	Coffee-mill gun carriage -----	Good.
1	English trophy carriage -----	Good.
ARTILLERY EQUIPMENTS.		
482	Artillery waist-belts -----	Serviceable.
9	Tow hooks -----	Serviceable.
20	Trail handspikes -----	Good.
7	Sponges -----	Good.
4	Rammers -----	Good.
15	Buckets -----	Good.
6	Extra tongues -----	Good.
4	Vent punches -----	Good.
4	Lanyards -----	Good.
6	Extra wheels -----	Good.
4	Leather buckets -----	Good.
2	Artillery haversacks -----	Good.
2	Priming boxes -----	Good.
2	Tongue heads -----	Good.
2	Thumb vents -----	Good.
2	Primers -----	Good.
ARTILLERY AMMUNITION.		
512	Coffee-mill gun cartridges -----	Good.
444	24-pounder canister shot -----	Good.
49	24-pounder shrapnel -----	
56	24-pounder siege shells -----	
64	24-pounder blank cartridges -----	
100	12-pounder percussion shells -----	
48	12-pounder spherical case shot -----	
45	12-pounder canister -----	
32	12-pounder shells -----	
16	12-pounder fuse shells -----	
1,214	6-pounder canister shot -----	
166	6-pounder percussion shells -----	
162	6-pounder fuse shells -----	
602	6-pounder spherical case shot -----	
23	6-pounder projectiles -----	
22	6-pounder solid shot -----	
144	Hotchkiss fuse shells, 12-3-67 inch -----	

INVENTORY of *State Arsenal*—Continued.

No.	ORDNANCE—SMALL ARMS.	Condition.
SMALL ARMS.		
2,847	Altered percussion muskets, calibre .69	Serviceable.
138	Belgian muskets, calibre .69	Serviceable.
175	Springfield or Harper's Ferry muskets, calibre .89	Serviceable.
73	Flint-lock muskets	Good.
485	Austrian rifles, calibre .69	Good.
10	Cadet muskets, calibre .58	Damaged.
220	Springfield rifle muskets, calibre .56	Good.
106	Springfield rifle muskets, calibre .58	Good.
194	Enfield rifles (long), calibre .58	Good.
28	Enfield rifles (short), calibre .58	Good.
156	Union rifles, calibre .46	Good.
86	Mississippi rifles (full stock), calibre .56	Good.
34	Mississippi rifles (half stock), calibre .56	Good.
21	Minnie rifles, calibre .58	Good.
1,063	Springfield breach-loading needle guns	Good.
45	Ballard rifles, calibre .44	Good.
298	Smith & Wesson rifles, calibre .44	Good.
369	Ballard carbines, calibre .44	Good.
104	Ballard carbines, calibre .56	Good.
2	Gallagher carbines, calibre .46	Good.
3	Joslyn rifles, calibre .56	Good.
5	Sharp carbines, calibre .56	Good.
3	Burnside carbines, calibre .56	Good.
1	Starr carbine, calibre .56	Good.
4	North carbines, calibre .56	Good.
1	Swival	Good.
1	Blassin rifle	Good.
1	Johr Brown pike	Good.
440	Ballard musketoons, calibre .46	Good.
1	Spencer rifle	Good.
SWORDS AND SABRES.		
28	Cavalry sabres	Good.
300	Artillery sabres	Good.
11	Non commissioned officers' swords	Good.
ACOUTREMENTS.		
4,329	Catridge boxes	Serviceable.
940	N. G. catridge-boxes	New.
535	N. G. catridge-boxes (Mann's patent)	Good.
2,085	Waist-belts and hooks	Good.
1,168	Waist-belts infantry	Serviceable.
348	Waist-belts and buckles	Serviceable.
940	Waist-belts and buckles	New.
2,688	Bayonets and scabbards	Serviceable.
940	Bayonets and scabbards	New.
940	Shoulder-straps	New.
108	Shoulder-straps	Serviceable.
1,557	Cap pouches	Serviceable.
940	Gun slings	New.
1,823	Gun slings	Serviceable.
3,900	Sabre straps (long)	Good.
3,600	Sabre straps (short)	Good.
50	Gun wipers (iron)	Good.
100	Screw drivers and wrenches	Good.

INVENTORY of State Arsenal.—Continued.

No.	ORDNANCE—SMALL ARMS.	Condition.
ACCOUTREMENTS—Continued.		
1,000	Needle gun screw drivers and wrenches	Good.
20	Shell wrenches	Good.
2,218	Pistol holsters	Good.
8	Cavalry saddles	Good.
1	Officers' saddles	Good.
2	Bridles	Good.
1	Halter	Good.
18	Curry combs	Good.
12	Saddle blankets	Damaged.
1	Surcingle	Good.
168	Nose bags	Good.
268	Picket pins	Good.
1,000	Saddle straps	Good.
SMALL PARTS OF GUNS.		
82	Upper bands	Unserviceable.
421	Needle bands	Unserviceable.
562	Lower bands	Unserviceable.
250	Butt pieces, carbine	Unserviceable.
150	Trigger guards and levers	Unserviceable.
120	Musket lock plates	Unserviceable.
200	Main springs	Unserviceable.
100	Carbine slides	Unserviceable.
DAMAGED AND UNSERVICEABLE ARMS.		
297	Assorted arms	Damaged.
300	Assorted bayonets	Damaged.
800	Carbine and rifle barrels and stocks	Worthless.
45	Horse pistols	Damaged.
AMMUNITION FOR SMALL ARMS.		
17,000	Ballard muskatoon cartridges, calibre .46	Good.
103,000	Ballard carbine cartridges, calibre .44	Good.
9,000	Union rifle cartridges, calibre .54	Good.
6,000	Bellingshurst cartridges, calibre .56	Good.
78,000	Metalic cartridges, calibre .56	Good.
5,535	Needle rifle cartridges, centre primed, calibre .50	Good.
6,500	Needle rifle blank cartridges, centre primed	Good.
174,370	Minnie balls, calibre .69	
107,000	Minnie balls, calibre .54	
6,000	Minnie balls, calibre .58	
1,000	Minnie balls, calibre .57	
36,000	Buck and ball, calibre .69	
32,000	Colt's pistol cartridges, calibre .44	
22,000	Colt's pistol cartridges, calibre .36	
225,000	Musket caps	
1,280	Pounds balls (loose)	
TOOLS AND MATERIALS.		
1	Anvil	Good.
1	Forge	Damaged.
2	Drills	Good.
2	Pairs army scales	Good.
3	Stoves	Serviceable.
1	Blacksmith's tongs	Serviceable.
4	Hand Hammers	Serviceable.

INVENTORY of *State Arsenal*—Continued.

No.	ORDNANCE DEPARTMENT.	Condition.
TOOLS AND MATERIALS—Continued.		
1	Claw	Serviceable.
2	Screw-plates	Serviceable.
1	Hack saw	Serviceable.
1	Sprinkler	Serviceable.
3	Pair trucks	Serviceable.
1	Grindstone	Serviceable.
33	Quires emery cloth	Serviceable.
6	Quires sand-paper	Serviceable.
2	Step ladders	Serviceable.
1	Water-box	Serviceable.
1	Desk	Serviceable.
3	Sections stove-pipe	Serviceable.
1	Gum hose	Worthless.
3	Oil cans	Good.
1	Double tree and stretchers	Good.
1	Force pump	Damaged.
4	Wagon wheels	Good.
1	Axle	Good.
3	Monkey wrenches	Good.
2	Bar wrenches	Good.
1	Hand vise	Good.
4	Pairs plyers	Good.
5	Screw drivers	Good.
1	Hand brace	Good.
1	Drill brace	Good.
1	Marking pot	Good.
200	Feet of lumber	Good.
3	Candle-sticks	Good.
3	Pairs bullet moulds (brass)	Good.
8	Bench vises	Good.
CAMP EQUIPAGE.		
10	Wall tents	New.
20	Wall flies	New.
14	Sets poles	New.
50	Tent pins	Good.
80	"A" tent poles	Old.
4	Tarpaulins	Good.
15	Skillets and lids	Good.
2	Iron pots	Good.
3	Oven lids	Good.
3	Iron tea kettles	Good.
13	Camp kettles	Good.
2	Stew pans	Good.
6	Axes	Good.
6	Hatchets	Good.
1	Pair hand scales	Good.
11	Coffee mills	Serviceable.
6	China cups and saucers	Good.
1	Sugar bowl	Good.
9	China plates	Good.
190	Tin plates	Good.
19	Coffee pots	Good.
30	Tin pans	Good.
10	Tin dippers	Good.

INVENTORY of *State Arsenal*—Continued.

No.	ORDINANCE DEPARTMENT.	Condition.
CAMP EQUIPAGE—Continued.		
167	Tin cups	Good.
154	Iron spoons	Good.
119	Knives (case)	Good.
104	Forks	Good.
4	Flesh forks	Good.
7	Pepper-boxes	Good.
26	Water buckets	Good.
2	Whetstones	Good.
2	Lanterns	Good.
1	Chamber	Good.
3	Spades	Good.
1	Shovel	Good.
1	Sieve	Good.
3	Candle-stands	Good.
15	Pounds star candles	Good.
1	Molases stand	Good.
1	Wash tub	Good.
1	Foot basin	Good.
1	Grubbing hoe	Good.
GARRISON EQUIPAGE.		
6	Guidons	Serviceable.
1	Tenor drum	Good.
4	Tenor drum sticks	Good.
1	Drum band (brass)	Good.
85	Color bands	Good.
1	Flag	Good.

Legislative Document No. 15.

REPORT

OF THE

KEEPER AND LESSEE OF THE

KENTUCKY PENITENTIARY,

TO THE

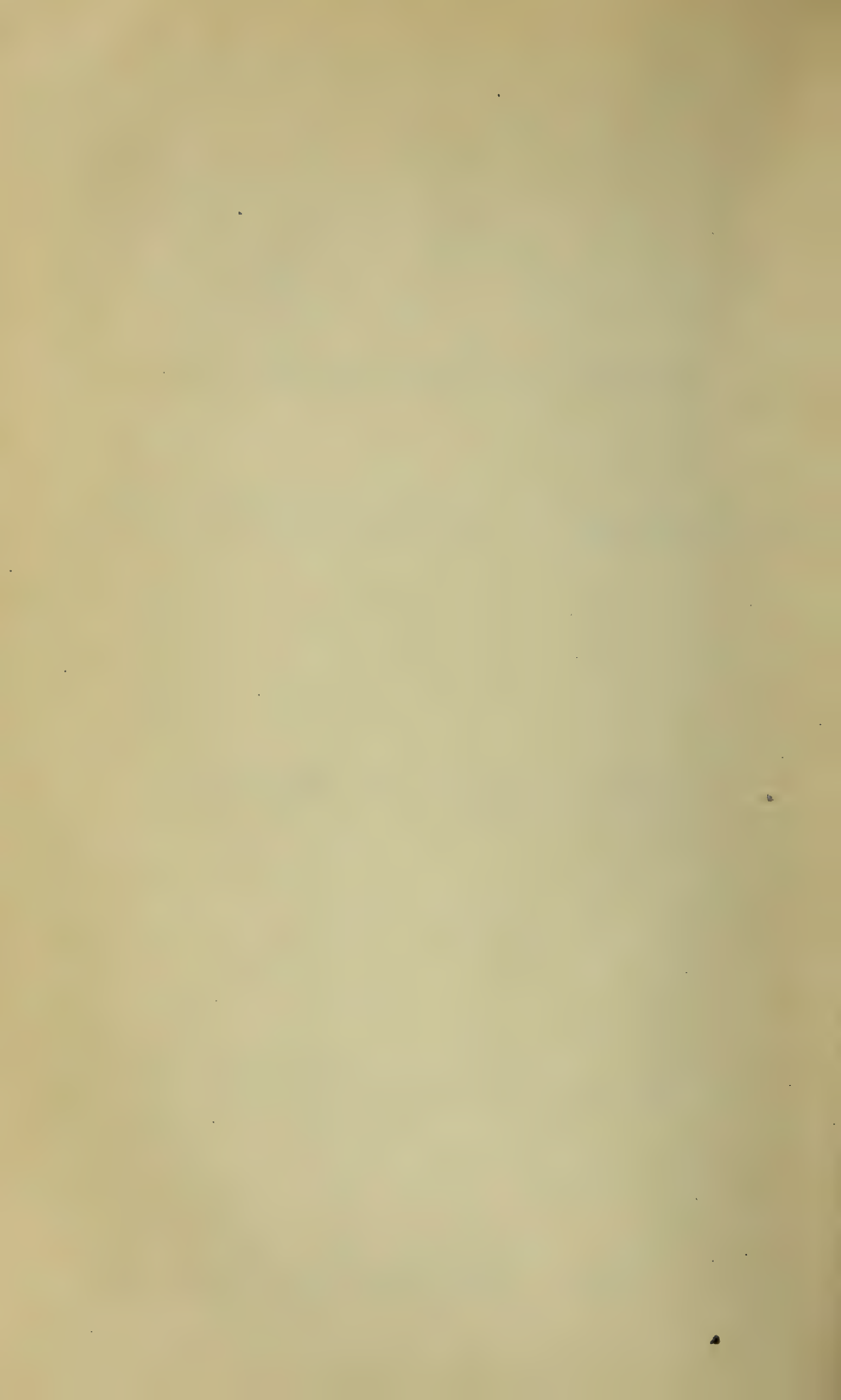
GENERAL ASSEMBLY OF KENTUCKY,

JANUARY, 1876.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.

1876.



REPORT

OF THE

KEEPER AND LESSEE OF THE KENTUCKY PENITENTIARY,

TO THE

GENERAL ASSEMBLY OF KENTUCKY, SESSION 1875-'6.

KENTUCKY PENITENTIARY,
FRANKFORT, January 1st, 1876. }

To the General Assembly of Kentucky:.

In obedience to the duty required of me by law, I respectfully submit the following as my report:

I have had charge of this prison for nearly five years, and during this time I have done all in my power, as Keeper of the Penitentiary, in compliance with law, to render the lives of the convicts as comfortable as possible. When I took charge of the prison, I found what was then regarded quite a large number of convicts in confinement; but the number is now much larger, having constantly increased from that time to the present, and we can expect nothing better under existing laws than that they will continue to increase in proportion as the population of our State increases.

The prison walls are already too small, the work-shops inadequate, and the cells insufficient for the purposes for which they were intended, which embarrassment prevents me from managing the prison with that advantage to myself and comfort to the prisoners that I desire; as in conse-

quence of the smallness of the prison and the lack of the necessary work-shops, I am deprived of the labor of from one hundred and fifty to two hundred convicts in the manner contemplated by law.

The cell-house, particularly the upper corridor, is represented by the Physicians' report as being in such a condition as to demand your attention. These cells were planned and erected under the supervision and direction of former General Assemblies, and neither my predecessor nor myself had any discretion in their erection, and therefore cannot be charged with any evils that exist in regard to the cell-house.

The attention of previous General Assemblies have been more than once called to the height of the prison walls; and I can only say that they are too low—so low that I am compelled to keep a guard on the walls at my own expense, from the time the prisoners are turned out of their cells in the morning until they are locked up at night.

I can only repeat, that the convicts have been as well treated as has been in my power so to do. They have been well fed, well clothed, and when sick, have received the best and most attentive medical aid from physicians learned in their profession; and if any of the convicts have ever been cruelly treated, I have no knowledge of it, and do not believe they have been; yet the lack of room in the prison, the want of necessary work-shops and cell-houses, deprives me of using the convicts in as comfortable a manner to them as I could if these necessary improvements were made.

In view of the foregoing facts, I respectfully recommend that the prison walls be enlarged, more work-shops erected, more cells built, and the present cells improved if possible; also that the walls of the prison be built higher.

My predecessor, the Hon. H. I. Todd, in his report made February 1st, 1871, uses the following language: "My term as Keeper of the Penitentiary will end March 1st, 1871. Having had nearly eight years management of the same, I feel it my duty to state to the General Assembly what I consider the wants of the Institution, in order that the Keeper may humanely and properly conduct it. I therefore recommend that the walls be extended to include three or four acres of ground adjoining the prison, belonging to the State. * * * * As the wall now stands, I do not think it sufficiently high for the safe-keeping of the prisoners.

"During the past five years nearly all the escapes have been by scaling the walls. This became so frequent and so easily accomplished that I found it necessary to place a guard-house on the southern and north-eastern corners, where I am obliged to keep a guard, heavily armed, from the time the prisoners are turned out in the morning until they are locked up at night. To obviate the necessity of keeping these 'guards,' and

the probable necessity of killing some of the prisoners, I recommend that the height of the prison wall be increased *ten feet*. This will, I think, prevent any *attempts* at getting over the walls."

A greater necessity now exists for the improvements referred to by my predecessor than then, as the number of prisoners is much greater, and continually increasing. I am satisfied that the necessary improvements in the extension of the prison wall, an increase in its height, the building of the necessary work shops and cells, would be the most economical course to pursue for the interest of the State; but if it is your pleasure to branch the Institution and erect a new prison, I have no hesitancy in saying that it would be far better to do the latter than to make no improvement.

You are aware of the fact that I am denied the privilege of working the convicts outside the prison walls. If this restriction was removed, and the Keeper permitted to work the convicts outside of the Penitentiary, it would tend greatly to relieve much of the embarrassment that now surrounds the Keeper, and greatly to the benefit of the health and comfort of the convicts.

For the number of prisoners in confinement at the date of my last report to the General Assembly, the number received since my last report, the number now in confinement, their age, sex, and race, the number discharged and how, the deaths and escapes, I respectfully refer you to tabular statements hereunto attached, which is made part of this report.

In the great majority of cases where pardons have been granted to prisoners, my statement as to their deportment has first been obtained by the Governor. This is known among the prisoners, and is highly promotive of orderly conduct on their part.

I take this opportunity of returning my thanks to the officers and physicians who have been employed with me in the management of the prison, for their uniform courteous and kind treatment toward me, and the faithful and prompt manner in which they have discharged their duties.

Very respectfully,

J. W. SOUTH, *Keeper*.

PHYSICIANS' REPORT.

FRANKFORT, KY., January, 1876.

To the Legislature of Kentucky:

We desire your careful attention to the following report of the physicians of the Kentucky Penitentiary, for reasons which will suggest themselves. You will see on examining the annexed tables of sickness and mortality that, but for one disease, the health of the prison would be all that is desirable or at least expected, and that our report would compare favorably with that of any prison North or South. At first glance it is evident that pneumonia of a pernicious and fatal form is responsible for the great majority of the deaths. During the year 1875, *one hundred and fifty* cases of this disease occurred, and the mortality resulting from it was *thirty-three*. The average number of prisoners during the same time was something less than eight hundred. This proves that one man in nearly every five has had pneumonia, and that one out of every twenty-four has died from this dreadful scourge. Twenty-nine of these deaths have been negroes—twenty-six men and three women—leaving only four whites.

We have investigated this subject carefully, and have satisfied ourselves that the cell-house and cells cause most if not all this pneumonia. The cry is now, and has been for years, that the hemp factory is the "awful place" where so many men lose their lives, and it is difficult to persuade those who have visited the factory that such is not the case. We need not here enter into any detailed statements to prove our opinion, reserving these for the time when we may be called before the Legislative Committees on the Penitentiary, where we hope to make ourselves plainly and thoroughly understood. But we would ask each and every member to visit the cell-house early in the morning, after the prisoners have been turned out to their day's work; go to the upper corridors, where two poor negro convicts are put into a cell containing only 170 cubic feet of air, inhale the foul and sickening odor for only a few seconds, and ask yourselves how long you think you could live in such a foul and deadly den. Here, gentlemen, is the secret of all this fearful mortality. This pneumonia does not arise from "taking cold;" the prisoners are well clothed, the shops are comfortable, and the cell-house is sufficiently warmed. It is not from the hemp, else why do not the whites who work in the hemp suffer as do the blacks? The inhalation of hemp-dust *might* produce bronchitis, but *never* this pernicious pneumonia.

The questions are, whose fault is this; and where lies the remedy? Is it the fault of the Lessees? The prisoners are warmly clad, bounteously fed, and on proper food (or there would be diseases indicating that they were not), and they are worked no more than is allowed by law. The Keeper does his part, and does it well. Has the State furnished proper accommodations for its prisoners? Is it right to crowd 850 human beings into 648 cells, which are (by a hygienic law) just one fourth large enough for one man? Think of two men sleeping in one of these horrible cells on the upper corridors, inhaling the odor arising from hundreds below, and from *night buckets, hundreds of which are used while the men are locked in their cells.* We do not say that this is the fault of previous Legislatures, for we do not know that these facts have ever been presented to them; but undoubtedly your honorable body cannot escape censure if you return to your homes without effecting some measures for the relief of these poor unfortunate creatures. It is a difficult problem to solve, what is the best method to effect this relief? It is hardly within our province to suggest any particular method; but this fact is evident, that, let the cost be what it may, the State should provide dormitories for its convicts that are not pestilence and death-breeding dens.

We feel certain that if the prisoners had ample room and well ventilated cells, their health would be good, and the per centage of deaths very low, probably as low as in any prison in the United States.

The Prison has escaped all epidemics except this pneumonia and measles. In 1874 we had 76 cases of the latter, but no deaths. The figures in the following table represent only those cases sick enough to be confined to their beds, and include all such cases for 1874 and 1875:

Bright's disease	1
Bronchitis	27
Diarrhœa	40
Erysipelas	34
Fever, intermittent	14
Fever, remittent	6
Fistula in ano	3
Jaundice	4
Measles	90
Phthisis	17
Pleurisy	9
Pneumonia	225
Rheumatism	15
Tetanus	1
Abscess (lumbar)	1
Syphilis	10
Peritonitis tuberc.	4
Hernia	1

Hemorrhage	2
Marasmus	1
Cerebral softening	2
Alcoholism	1
Tuberculosis	1
Valvular disease of the heart	1
Apoplexy	1
Stricture of urethra	2
Pericarditis	1
Fracture (leg)	1
Herpes Zoster	1

DEATHS IN KENTUCKY PENITENTIARY, AND CAUSES.

1874.

Pneumonia	6
Pneumonia, complicated	3
Apoplexy	1
Empyema	1
Phthisis, pulmon.	3
Alcoholism, chronic	1
Cerebral softening	2
Abscess (lumbar)	1
Hemorrhage, bronchial	1
Tuberculosis, acute	1
Peritonitis, tubercular	1
Valvular disease of the heart	1

22

1875.

Pneumonia, infectious	26
Pneumonia, simple	7
Phthisis	2
Peritonitis, tubercular	3
Empyema	2
Hemorrhage, bronchial	1
Tetanus	1
Marasmus	1
Killed	1

44

R. W. WILHOITE,
W. B. RODMAN,

Physicians to Kentucky Penitentiary.

STATEMENT OF PRISONERS IN THE KENTUCKY PENITENTIARY.

Total number in the Penitentiary January 1, 1874	627
Received from January 1, 1874, to January 1, 1876 (2 years)	1,009
	<hr/> 1,636
Served time out between January 1, 1874, and January 1, 1876 (2 years).....	427
Pardoned out by Governor Leslie.....	243
Pardoned out by President Grant.....	5
Pardoned out by Governor McCreary.....	4
Escaped between January 1, 1874, and January 1, 1876.....	12
Deaths between January 1, 1874, and January 1, 1876.....	66
	<hr/> 757
	<hr/> 879
	<hr/>

SEXES.

White males	377
White females.....	7
Black males.....	457
Black females	38
	<hr/> 879
	<hr/>

CRIMES SENT FOR.

Attempt at rape	4
Attempt to burn dwelling	1
Arson	4
Burglary	23
Breaking into store	9
Breaking into railroad depot	2
Burning property.....	1
Burning county jail	1
Bigamy	1
Cutting with intent to kill.....	10
Felony	42
Felonious larceny.....	8
Forgery	14
Embezzlement	1
Detaining a woman to know her carnally.....	1
Grand larceny	459
Horse-stealing.....	62
Horse-stealing and setting jail on fire	1
Having burglar's tools	1
Highway robbery.....	2
House-breaking	34
Hog-stealing	33
Incest	2

Ku-Klux	2
Larceny	123
Mule-stealing	4
Murder	58
Manslaughter	13
Malicious wounding	6
Obtaining property under false pretenses	10
Obtaining money under false pretenses	5
Possession of counterfeit money	2
Putting obstacles on railroad	1
Perjury	9
Passing counterfeit money	1
Robbery	13
Rape	13
Rescuing prisoners	3
Stealing flour and bacon	2
Shooting with intent to kill	11
Stealing from school-house	1
Stealing from public building	1
Stealing from store-house	6
Stealing money	3
Threatening to shoot another	1
Unlawful confederating together armed and disguised	4
Voluntary manslaughter	1

1,009

TERMS OF SENTENCE.

Six months	2
One year and six months	28
One year	455
One year and four months	3
One year and three months	4
One year and nine months	1
Two years	231
Two years and six months	12
Two years and three months	2
Three years	90
Three years and six months	4
Three years and ten months	2
Three years and two months	1
Four years	37
Four years and six months	1
Five years	58
Five years and three months	1
Six years	6
Seven years	8
Eight years	9

Ten years	21
Twelve years	1
Fourteen years	3
Fifteen years	4
Twenty years	3
Twenty-one years	2
For life	20

 1,009

COUNTIES SENT FROM.

Allen	1
Adair	1
Anderson	1
Bracken	3
Bath	5
Breckinridge	9
Ballard	6
Bullitt	7
Barren	6
Bourbon	18
Boyd	13
Butler	1
Boone	3
Boyle	14
Carter	2
Calloway	8
Campbell	15
Casey	1
Clark	7
Clay	4
Carroll	3
Christian	13
Clinton	1
Caldwell	6
Cumberland	5
Daviess	14
Edmonson	2
Estill	4
Fayette	51
Fleming	2
Franklin	19
Fulton	14
Grayson	6
Graves	2
Gallatin	1
Garrard	5
Grant	2

Greenup	9
Green	7
Hancock	3
Hardin	12
Harrison	14
Hart	15
Henderson	20
Hickman	20
Hopkins	3
Harlan	2
Henry	6
Jefferson	250
Jessamine	13
Johnson	1
Kenton	46
Knox	2
Lewis	1
Laurel	1
Lawrence	7
Lincoln	12
Larue	1
Livingston	6
Logan	15
Muhlenburg	4
Madison	19
Monroe	9
Morgan	2
Mason	8
McCracken	36
Mercer	3
Meade	1
Metcalf	3
Marshall	4
Monroe	1
Montgomery	9
McLean	1
Nicholas	3
Nelson	13
Owen	4
Ohio	7
Owsley	0
Pendleton	3
Pulaski	4
Pike	6
Perry	2
Powell	2
Rockcastle	7
Russell	2

Robertson	1
Scott	7
Shelby	4
Simpson	6
Spencer	2
Taylor	5
Todd	12
Trigg	10
Union	19
Washington	5
Webster	3
Woodford	10
Warren	22
Whitley	2
United States prisoners	13
Total	<u>1,009</u>

NATIVITY.

Alabama	7
Canada	4
California	2
Denmark	3
England	3
Florida	2
France	4
Germany	19
Georgia	4
Indiana	8
Ireland	13
Iowa	1
Illinois	6
Kentucky	591
Louisiana	10
Michigan	1
Mississippi	7
Maryland	2
Minnesota	3
Missouri	24
New York	24
North Carolina	5
Ohio	44
Pennsylvania	11
Rhode Island	1
Tennessee	76
Texas	1
Virginia	49
Not stated	84
Total	<u>1,009</u>

OCCUPATION.

Blacksmith	9
Brick-mason	8
Baker	2
Barber	3
Builder	1
Carpenter	5
Cooper	1
Cook	1
Druggist	3
Doctor	2
Engineer	5
Foundryman	2
Harness-maker	1
Gunsmith	1
Laborer	829
Merchant	1
Moulder	3
Painter	17
Plasterer	2
Sugar-maker	1
School teacher	1
Ship carpenter	1
Stone-mason	6
Shoemaker	9
Tailor	5
Telegrapher	3
Turner	1
Tobacconist	1
Glass-blower	1
Not stated	84
<hr/>	
Total	1,009
<hr/>	

EDUCATION.

Good	38
Common	327
None	560
Not stated	84
<hr/>	
1,009	
<hr/>	

SOCIAL RELATIONS.

Single	570
Married	328
Widowed	27
Not stated	84
<hr/>	
1,009	
<hr/>	

PREVIOUS HABITS.

Temperate	575
Intemperate	350
Not stated	84

1,009

AGES.

12 to 16	31
16 to 20	208
20 to 30	495
30 to 40	112
40 to 50	47
50 to 60	27
60 to 70	5
70 to 80	--
Not stated	84

1,009

J. W. SOUTH, *Keeper.*

IMPORTANCE

OF IMPROVEMENT IN THE

NAVIGATION OF THE KENTUCKY RIVER

TO THE

MINING AND MANUFACTURING INTERESTS OF KENTUCKY

BY N. S. SHALER AND JNO. R. PROCTER.

PROPERTY OF THE STATE OF KENTUCKY.

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1876.

IN HOUSE OF REPRESENTATIVES,

TUESDAY, JANUARY 25, 1876.

The SPEAKER laid before the House, in response to a resolution of inquiry, the following communication from Prof. N. S. Shaler, State Geologist, which was ordered to be printed, viz :

ON THE IMPORTANCE OF IMPROVEMENT IN THE NAVIGATION
OF THE KENTUCKY RIVER TO THE MINING AND
MANUFACTURING INTERESTS OF KENTUCKY.

BY N. S. SHALER AND JNO. R. PROCTER.

GENERAL STATEMENT.

In the Biennial Report of the Director of the Survey, the general matter of the navigation of our Kentucky streams in relation to the mineral resources of the State, their use within its borders and their exportation, is considered at length. In this report the intention is to discuss the special questions of that nature, as far as they pertain to the Kentucky river. A glance at the general map of the State will show that the eastern coal and iron district of Kentucky, which includes over two thirds of its mineral area, is practically deprived of all means of transportation. By the widening of their beds, consequent on the destruction of timber along their banks and over their drainage basins, the Big Sandy, the Licking, the Kentucky, and the Cumberland, which penetrate its boundaries, and have afforded the way for most of the transportation that has been had from this area, have become less and less available as outlets for its coal, iron, and other products. Two railways have touched its borders, and a third has penetrated over thirty miles into its field ; but the map will show better than words how little of the region has been developed in this way. Imperfect as are the results of these railway routes, they seem to show how much can be done for this region by transportation facilities. The counties of Greenup, Carter, and Boyd have been lifted by them out of their poverty and set on the road to great wealth. The effect of these new roads has only begun to

be manifested ; but if we could only carry the development of the whole region of Eastern Kentucky to the same relative point of advance, the addition to our taxable wealth would be counted by hundreds of millions, and the population of the State would gain an addition of at least a million of souls.

In considering the future of our mineral industries, we must not lose sight of the fact that we are placed in the great river valley of the Ohio, where there are many sources of supply whence may come the materials which we can furnish to the arts of our time. All the States bordering the waters of the Ohio system, excepting New York and Mississippi, may compete in the production of iron and coal of much the same qualities as those found within our own borders. I am convinced that in the character of these ores, and in the circumstances of position, our Commonwealth has some advantages over all its competitors ; but to assure these advantages we must make a total change in our policy. We must abandon the policy of neglect hitherto pursued in our dealing with questions of transportation, and set to work making ways to our wealth. Nature has done much for us in the roads to our mines, as she has in laying the wealth beneath the ground. The work is more than half done, and the capital and energy required to bring it to completion is but a trifle in comparison with the advantages which would come from the possession of these ways.

In considering the capacities of Kentucky for the production of wealth, too much importance cannot be attached to its natural waterways. The great market for its heavy products will always be along the waters of the Mississippi river system ; and it is our peculiar fortune that there are half a dozen rivers in the State which reach far up into the mineral districts, and only require the measure of improvement that can be given them at small cost to become the most perfect mineral roads known to art. It is a fact beyond contesting that water transportation is, and from its nature must always remain, the cheapest form of carriage for heavy products. Railways will serve for purposes of local supply of coal, iron, and timber within our borders, and along the future routes that lead towards the sea ; but in the struggle for the markets of the Mississippi Valley, the great economic battle, in which the prize is imperial wealth, success will be won by the use of the cheapest transportation. A glance at the maps used by the Survey to indicate the river basins, and the possible slack-water navigation of the State within the mineral districts, will make it plain that the Kentucky river pene-

trates a greater distance into the eastern coal and iron district than any other stream within the control of this Commonwealth. Its waters susceptible of improvement will give, when they are made navigable, a coal and iron frontage of not far from eight hundred miles. This region will be more accessible to the Ohio river, as far as the barrier of lockage is concerned, than Central New York is to its metropolis by the Erie Canal. It will discharge its products within ready reach of the two great markets of the Ohio, Louisville and Cincinnati, and on its banks, within one hundred miles of the outlet of the Kentucky, it will command the markets of nearly a million of people. On the lower Ohio and Mississippi it will have great advantages over the Pittsburg products, in that the treacherous navigation of the upper Ohio has been escaped, and the water is more uniformly of a navigable stage throughout the year.

While considering the general relation of this stream to the State, we must not lose sight of the fact that it is the only stream that can be made of great use to our principal city. At Cincinnati there is not only a great market, but its industries and those of the neighboring cities in Kentucky have demanded three bridges over the stream, two of which are most dangerous to the passage of boats unprovided with steam power, and even to the fleets of flatboats in tow of a tug. Two more pier bridges are sure to be built within ten years, and then the navigation will become so hazardous as to put a very heavy tax on the industry of Louisville, as far as it is determined by the products of the Upper Ohio. It is the opinion of experts that these bridges will make a ruinous difference in the price of coal at Louisville. While I am convinced that the western mineral district of Kentucky is in itself enough to give manufacturing greatness to Louisville, if its resources are developed with energy, it must be said that water transportation does not take its products in that direction. The only chance of keeping a control of the wealth of Eastern Kentucky to our principal city, and of securing to it a fair race in the struggle for cheap power, is through the improvement of the Kentucky river. There can be no question that the city of Louisville would profit largely from the trade of this district. I believe that coals that will compare very favorably with those of the Pittsburg coal district, can be put at her wharves at a much lower price from the Kentucky than they can be furnished from the Upper Ohio.

The iron from the sub-carboniferous ores has a name and place in the markets that has never been held by any other. The region whence it

may be obtained by this navigation is sufficiently extensive to furnish a supply for dozens of furnaces for a century to come. The possibility of supplying cheap charcoal to those furnaces will be dependent on water navigation. With this in working order, there would be hundreds of miles of water front from which the supply could be drawn.

The question arises as to how far the resources of this stream will enable its industries to prevail in the struggle with those from other States. In the first place, as regards distance from transportation, it is to be noticed that from Louisville or Cincinnati the distance to the centre of the mineral district of Eastern Kentucky is not far from two hundred and seventy-five miles by this water route; while to the centre of the present source of coal supply at Pittsburg is about twice that distance. It is true that the Kentucky river would have the disadvantage of over a dozen locks to be passed in order to get access to the mines; but this, in my opinion, would be quite balanced by the greater certainty of navigation and the freedom from risks of wrecking. If the State controls the navigation, the tolls would be so small as not to have much value in measuring the expense. The closure from ice would probably not average more than a month each year, and the navigation to Louisville and Cincinnati for coal-boats of light draft would rarely be interrupted for more than a month in the year by shallow water. Ten months of assured navigation, in place of about five months of accidental rushes for a market, would clearly give this region a great advantage in the production of coal and iron for the Louisville and Cincinnati markets.

As regards the character of the beds of coal, iron, salt, and other materials, by far the greatest part of the facts are doubtless to be learned from the more complete exploration of the country. There is enough known, however, to make it clear that both in variety of products, and in the facilities for obtaining them, this region can successfully compete with any other within the drainage basin of the Ohio river. The appended special descriptions of the mineral resources of the Upper Kentucky will give a part of the details already accumulated by the incomplete work of the Survey. It will be seen from those records that there is a mineral field of at least three thousand square miles which can be made accessible by this form of improvement. Of this, about two thousand five hundred will furnish coals of varied qualities. A large part of this coal is about as good as Pittsburg for house and steam uses. The main sub-conglomerate coal, the equivalent of the

Pine Hill coal at Livingston, is a superior gas coal, giving, as found at Pine Hill, within ten per cent. of the amount of gas found in the best Pittsburg coal, as determined by the superintendent of the gas-works at Crab Orchard Springs. Though the lot of coal from which the determination was made was not as well selected as it might have been, it is quite probable, from the analyses and from the experiments made with these sub-conglomerate coals in Tennessee, that some of them will serve for the smelting of iron ores in their raw or uncoked state. By this means, or by coking, there can be no doubt that we will find an abundance of cheap stone-coal fuel for furnaces in this district. The cannel coal that can be furnished by this district is practically inexhaustible, and of excellent quality. Besides its great value for home use, there is a large and growing demand for this material to enrich coal-gas. The considerably higher price of this coal enables it to be carried over a wider field, and the States of Ohio, Indiana, and Illinois would, throughout their extent, be within the probable range of these coals via the Kentucky river.

Associated with these coals we find an extensive series of fire-clays, some of them likely to prove of considerable value, though their precise importance is not easy to determine at the present time. The conjunction of good clays, cheap fuel, and water transportation, ought to open the whole Mississippi river system to these sources of production. The demand for the various forms of bricks, tiles, and retorts made from fire-clay is already to be counted in this country by the millions of dollars annually, and each advance in our population or industries will greatly widen the market.

The iron ores of this district have been but little developed, and such ores are generally so far hidden beneath the surface that much and continued research is necessary in order to show their real character and extent. Even in well-known iron districts, where workings have been carried on for half a century or more, it is not uncommon to fall upon new and valuable beds that had been previously overlooked. In an almost unbroken wilderness, where the iron industry has been limited to a single furnace, it is not to be expected that we shall know more than a small part of its real resources in the way of iron ores. Enough is known, however, to make it quite certain that there exists here the basis of a very extensive iron-making industry. The ores which are found on the top of the sub-carboniferous limestone, and which have furnished all the ore used in the famous Red River Furnace, has been found to cover

over a large area both on the north and south slopes of the Kentucky river. All the sub-carboniferous limestone which has its top above the level of the drainage may reasonably be expected to contain the ore; and wherever it has been seen by the parties of the Survey, it has been of workable thickness, and of the same excellent quality that has given value to the beds on Red river. It is probably much within the truth to estimate the area of this ore above drainage, on either side of the river, at two hundred square miles—of which relatively a large amount would be accessible by benching, on account of the much intersected character of the surface.

The valuable deposits of the Preston Banks are within a short range of transportation of the Kentucky river. Any one of the several projected railways from Mount Sterling will be apt to bring these ores within reach of the Kentucky river. When this is the case, there will be a chance to mingle the ore from these beds with the sub-carboniferous limestone ore of the Kentucky river. We as yet know nothing of the ores above the last named ore, and they are probably less rich than in the basin of the Little Sandy or in Western Kentucky. But, as before remarked, the limestone ore is of itself extensive enough to become the basis of a great industry.

The salt belt of Eastern Kentucky includes all the country east of the line where the black shale of the Devonian series falls below the drainage of the country. Practically it may be said that all the land which has coal beds near the drainage level comes within the salt belt. At present salt is made at a profit at only two points—near Manchester, on Goose creek, a branch of the South Fork, and at mouth of Troublesome creek on the North Fork. It seems pretty certain, however, that salt water can be found over nearly all the eastern coal field. It will naturally be found of varied strength at different points; but it is my conviction that the observed variety of strength is rather to be attributed to the imperfect tubing of the wells, which does not effectually exclude the water of higher levels, than that which carries the salt. I have little doubt that the use of proper precautions would give a good supply of salt water at almost any point within this district.

A considerable value is to be attached to the building stones that would be made desirable by water transportation on the Kentucky. Along the Kentucky cliffs there are several points where Kentucky marble, a dolomitic limestone of excellent and varied character, can be had under circumstances very favorable for quarrying. This well known

stone, one variety of which is seen in the Clay monument at Lexington, is admirably fitted to stand the rigors of our climate. It is easily worked, and of great strength.

Further up, near the mouth of Red river, we come upon the stone known as the Buena Vista sandstone, which has been for many years very extensively quarried along the Ohio river in the neighborhood of Lewis county. It is now shipped to Chicago, New York, and even to Boston. Beds of this stone can be quarried to great advantage at many points on the main stream and its tributaries, and we may reasonably expect a good market for it in the Ohio river cities. The excellent stone used in the court-house at Paris, Bourbon county, can doubtless also be found at several points near the Kentucky river, and will serve to add to the variety of building materials.

The timber supply is extensive, and remarkable for the great variety of species which seem to find here their best conditions. There is a considerable quantity of yellow pine, of a size fitting it for use in the arts, and some white pine of rather inferior quality; some hemlock, and a good deal of cedar timber may be had in the district. The main export will be of the non-evergreen species of our forest trees—oaks, hickories, poplars, &c. The drainage of the Kentucky above Frankfort contains probably not far from three thousand square miles of forest land, which is continually yielding successive crops of our most valuable woods. The investigations of the Survey in the Little Sandy district show conclusively that the soil of Eastern Kentucky readily reproduces its forest vegetation of the same kind as that which has been cut away; so that there is no doubt that the supply of timber from the lands unfit for agriculture may be continued for an indefinite time.

Some exportation of these woods to Europe has already begun. Last year about five hundred logs of walnut were shipped from Frankfort by car to New York and thence to Germany; and I am informed by J. G. Dudley & Bro. that there will be several times as much sent this year by the same road. Although this method of shipment entails a far greater cost than would be incurred in exporting by the water route to New Orleans, it will doubtless be found profitable at the present rate of prices, which will pretty certainly not be lessened in the future. The whole of the upper part of this valley will be found peculiarly fitted for the growth of this species of timber, without any planting whatever, and with only reasonable care of those parts of our forests in this valley which do not occupy land fit for agriculture, it can

readily yield ten thousand walnut trees to the woodman's axe each year for centuries to come. After taking out the land fit for agriculture, there will remain in this valley not far from ten thousand square miles which should be devoted to timber growing, in order to furnish timber for the mines and for export.

The agricultural value of the land to the eastward of the Bluegrass belt is greatly underrated. The popular prejudice has stamped it as mountainous and uncultivable. It is true that a great deal of it is too rugged for profitable culture; but there is a great deal of tillable land exceedingly well suited for many crops. Chemical analysis, as well as the surer test of actual experiment, goes to show that a very large part of it is admirably well fitted for the growth of tobacco of a very fine quality. There is no doubt that when transportation is furnished this will become an important article of export.

While the methods of construction of locks and dams is a matter that does not come within the province of the Survey, I venture to call the attention of those interested to the variety of means now employed in other countries for the more effective improvement of rivers. Two great evils have to be met in all schemes for canalizing rivers. The first is the difficulty that comes from the fact that even in times of flood the rafts and boats cannot make use of the chance of going freely and without delay to their market during floods, but must take their turn slowly at the locks. This has been successfully overcome in France by a system of movable dams, so arranged as to lower down on to the river bed, leaving the way unobstructed in times of flood, being raised to their place after the rush of water has gone by. This system is now used in the Seine, and has stood the test of several years of operation. This system promises some great advantages. The dams are not likely to be taken away by floods, and the pools never fill with sand and mud.

The other great difficulty in extending lock navigation has been, that in small streams there is sometimes a want of sufficient water to serve for lockage purposes. This has been obviated in Austria by use of inclined planes in place of locks. Those inclined ways lead from the pool below to the top of the dam. A small amount of water is allowed to trickle over them, so as to make the friction less, and then the boat is dragged up by oxen. The slope being only about two feet in one hundred, boats on a cradle, or even slipping on the out-way, can be taken up pretty easily. In descending the boats slide down an incline as a ship is launched.

Despite my conviction of the special advantages of these improvements on the old method of slack-water navigation, I think it may, on the whole, be desirable to continue the improvement of the river, at least for the present and for the main river, on the plan already in use on its lower waters. The other and more complicated systems of dams have the disadvantage of being, in some cases, more costly, and in all cases of not having been submitted to the test of the conditions prevailing in our American rivers.

One lesson at least we can learn from other lands; it is the great value of slack-water navigation even in regions where railways run side by side with the streams. The extraordinary prosperity of France is in good part to be attributed to the admirable system of internal water navigation which has been most carefully perfected at the cost of the State. I am fully convinced that the Commonwealth of Kentucky will find no other way of gaining a hold on the great industries of this country half so effective as through the improvement of her water transportation.

The following synopsis gives the results of the surveys of the river, and the work that has already been done in the way of exploring the mineral resources of the region adjacent to the upper waters of the Kentucky.

Many years ago the Commonwealth made provision for a survey of an extension of the proposed slack-water navigation of the Kentucky river to Cumberland Gap, by way of the South Fork of that river and Goose creek to the headwaters of Richland creek, a tributary of the Cumberland, and thence by canal to the main stream of the Cumberland at the point where Pineville now stands. Then it was proposed to resume the slack-water navigation, and continue it by way of Yellow creek to Cumberland Gap. Then by a tunnel of less than one mile, through rocks that are easily penetrated, it was proposed to pass into the valley of Eastern Tennessee. A great spring at the Gap promised water enough for lockage to lead the navigation into the valley of the Powell river, whence by easy gradients it would be possible to carry it through the whole of the great river system of the Upper Tennessee. By way of the Hiawasee river, by a short canal, it would be possible to extend this form of navigation through to the Savannah river, and thence to the sea.

After a careful study of the route from the Kentucky river to Cumberland Gap, it is evident that the project is entirely feasible, and likely

to have a very great importance in the development of the mineral resources of this State as well as of East Tennessee; and furthermore, that the cost of this water-way is likely to be exceedingly small when compared with the practical results likely to be obtained from its workings.

Considering area, accessibility, neighborhood to suitable coal and other advantages, the "dye-stone" ore of the Cumberland Mountain district is probably the lowest field of ore in the Mississippi valley, and I believe will, when transportation is furnished, produce cheaper iron than any other ore in America. The coals to work this ore must, to a great extent, come from Kentucky. The ores from the coal series of rocks within our State would furnish a valuable basis for admixture with the "dye-stone" ore. If we could have a system of transportation as cheap as water ways furnish from the Cumberland Mountain towards the Ohio river, it would give us a close hold on this great mineral district. Owing to the relation of the materials, the ores will always seek the coal, the limestone, and the facilities furnished by water powers. The district of the upper Cumberland and the Kentucky river would, I believe, become the seats of production of the iron from the "dye-stone" ore, rather than the region of East Tennessee.

As soon as this water navigation is carried to Cumberland Ford, it will be found possible, at small expense, to extend the slack-water up the upper Cumberland to Poor and Clear Forks, and to some thirty miles or more beyond Harlan C. H. This would render a great valley rich in coal and timber quite accessible. But for some such system it is likely to remain for a great time without any transportation facilities.

With this canal system carried to Cumberland Gap, its extension via the Powell, Tennessee, Hiawassee, and Savannah to the sea, would be assured in time. I believe this to be one of the few practicable water-ways from the central region of the Mississippi to the sea. It would have the advantage over present Northern water routes of at least four months more navigation in the year. There can be no doubt that the next century may see at its very beginning the Ohio valley with its unequalled cheap fuel, its store of iron ores and of manufacturing timber, its wealth of food, the centre of production of those industries that have given Great Britain its manufacturing greatness. It depends on our immediate action whether this production shall find its centre in Kentucky, or whether she shall get the least share of it. The way to determine this matter is to set about the improvement of all those natural channels which can secure the cheapest transportation. When

that is done the rest will follow without effort. Beginning now with the use of convict labor, the end of the century will see us with at least fifteen hundred miles of water navigation through our mineral lands, with every necessary railway built; and this in a State without debt will give us the lead among all the States of the Mississippi Valley.

PART II.

Nature has bestowed with lavish hand her gifts upon our State. Rich in all the elements of material greatness, possessing two extensive coal-fields, an abundance of iron ore of great variety and excellent quality, contiguous to coal and timber, with five rivers (the Tradewater, Green, Kentucky, Licking, and Big Sandy) leading from our coal, iron, and timber lands, through our rich agricultural regions, and capable of being made navigable at all seasons, thus giving to our State a larger water frontage of mineral lands than is possessed by any other country, and affording to our mines, manufactories, and farming lands direct water communication with thirteen of the largest and wealthiest of our sister States.

A careful observer, after an extended tour of observation through our State, writes: "There is no reason why Kentucky should not already have received a mighty current of immigration, excepting the negligence of her people with regard to their own interests." To convince ourselves of the truth of this, let us make comparison of our development with States of like natural advantages, that have profited by these advantages by affording transportation facilities for the development of their resources. For this reason take Pennsylvania and Ohio, those States being about the size of Kentucky, with near the same area of coal-fields, the advantages being in favor of the latter, as follows:

Ohio having	10,000 square miles of coal fields.
Pennsylvania having	12,630 " "
Kentucky having	12,771 " "

In iron ores I believe the present Geological Survey of the State will develop the fact that our State has the advantage over either of those States. Our hard-wood timber, suitable for manufacturing purposes, is more abundant, and in timber suitable for charcoal, convenient to iron ores, we have a decided advantage. Our undeveloped water-power exceeds the water-power of those States. Yet with these natural advantages, what have we to show in actual production to compare with them?

The value of the products of mining industries in 1870 was:

In Kentucky	\$509,245
In Ohio	7,751,544
In Pennsylvania	76,208,390

Our mineral districts are capable of supporting a denser population, yet there are less than five inhabitants to the square mile in the mining districts of Kentucky, while in Ohio there are from forty to seventy-five, and in Pennsylvania from forty-five to one hundred and twenty-five.

The distribution of wealth in the mining districts of the three States in 1870 was :

In Kentucky less than	\$300	per capita.
In Ohio from	750 to \$1,250	“
In Pennsylvania from	1,250 to 2,000	“

Notwithstanding the superior quality and quantity of our hard-wood timber, the value of agricultural implements manufactured in 1870 was :

In Kentucky	\$1,384,917
In Pennsylvania	3,652,295
In Ohio	11,907,366

I know from personal observation that we greatly surpass Ohio in timber suitable for hubs, spokes, felloes, &c.; yet Kentucky manufactured \$38,232 worth, and Ohio manufactured \$1,712,808 worth.

Most of the raw cotton passes the entire length of our State on the way to Pennsylvania, yet the value of cotton goods manufactured in the two States was, in 1870 :

In Kentucky	\$498,960
In Pennsylvania	17,490,080

Our water-power is greater, yet the following table is instructive :

	No. of wheels.	Horse power.
Kentucky	459	7,640
Ohio	2,157	44,746
Pennsylvania	7,603	141,982

Notwithstanding the extent of our coal fields, and the facilities which a judicious expenditure would afford for getting our coal to market, and use it in profitable home manufacturing industries, in 1872

Kentucky mined	340,000 tons.
Ohio mined	3,000,000 “
Pennsylvania mined	29,442,000 “

The reason for these great differences is, that Kentucky has practically ignored the existence of her great natural advantages and mineral wealth, and has as it were permitted a Chinese wall to hedge in the richest portion of her domain, whilst Ohio and Pennsylvania, by affording canal and railroad facilities to their mines and manufactories, have made rapid advancement in material wealth.

In addition to the railroads Ohio has built two canals connecting the Ohio river with the lakes, one of these showed a clearance of 2,213 boats in 1870, a clearance of 4,001 boats in 1871, and a large increase every year since.

Pennsylvania has built 869 miles of canal, at a total cost of \$36,816,728. These canals have not only aided in the development of that State, and added countless millions to its wealth, but they are now not only pay-

ing good dividends on the original cost, but on largely watered stock. The Delaware and Hudson, for instance, cost \$6,843,910, and is paying 7 per cent. on \$20,000,000 of stock.

As positive proof of what we can reasonably expect from a perfect system of slack-water navigation in the development of our mining interest, examine the rapid increase and development of the country adjacent to some of those canals.

The first year the Lehigh canal was opened it carried 365 tons of coal, which was the opening up of that coal region. In 1872 that canal carried near one million tons of coal, and the Lehigh region mined over three millions of tons.

The Schuylkill coal region was opened up by the Schuylkill canal, and the Delaware and Hudson canal, the first year producing only 1,480 tons. In 1872 that region produced 6,469,942 tons of coal.

I propose to prove that where Pennsylvania has 869 miles of expensive canals, only from 40 feet to 100 feet wide, on which steam as a propelling power cannot be used, costing much each year to keep the artificial embankments in repair, closed several months every year by ice (the Delaware and Hudson being closed on an average from November 29 to April 6), that Kentucky can have over one thousand miles of cheap slack-water navigation easily kept in repair, of an average width five times greater than the Pennsylvania canals, on which good size steamboats can run at all seasons, rarely affected by ice, and affording by their water power alone a benefit far exceeding original cost.

The whole estimated cost of slack-water navigation, as completed and projected under direction of the Board of Internal Improvement in 1839, based upon the actual cost of work then completed and contracts made, was \$5,837,000, and that expenditure would have given the State 816 miles of slack-water navigation, opening up to commerce all portions of the State. This would be at the rate of \$7,150 per mile, and was an over estimate, as the actual cost of slack-water improvements on Green river was \$859,126, giving 180 miles slack-water to Bowling Green, and including the slack-water above Barren river and on the tributary streams, 268 miles of navigation, or \$3,206 per mile; and the contract made on Kentucky river at a recent date was \$6,209 per mile.

As the Kentucky river is the largest river in the State, and the one the improvement of which will open up the largest undeveloped district, besides affording facilities for the interchange of products between

twenty-four counties of the Commonwealth, I have been at some pains to collect facts respecting the resources of the country adjacent to it, and the means by which it may be made navigable. From the imperfect records now extant of the old surveys made under the direction of the Board of Internal Improvement, and the recent researches of the State Geological Survey, I am enabled to collect the following facts:

From the mouth of the Kentucky river to the Three Forks the distance is $257\frac{1}{2}$ miles, with a total ascent of 212 feet. There are completed five locks, affording navigation to the first 96 miles, leaving $161\frac{1}{2}$ miles to be completed. From the Three Forks to mouth of Troublesome creek it is 55 miles, with a raise of 39 feet. The cost of slack-water navigation from the head of navigation at Lock No. 5 to mouth of Troublesome creek would be \$1,275,000, or about \$6,000 per mile. This would be at the rate of \$6,209 per mile to Three Forks, and \$5,000 per mile from there to mouth of Troublesome creek. Contracts were made at this rate in 1870, and I am informed by the contractors that it could be done for less now.

The following table will show the feasibility of this plan, and the advantages of this river:

	Length, miles.	Lockage, feet.	Width of channel, feet.	Total cost.	Cost per mile.
Kentucky river to mouth of Trou- lesome creek	$312\frac{1}{2}$	296	250	*\$1,275,000	\$5,902
Erie canal	350	689	70	43,639,324	124.683
Delaware and Hudson canal . . .	108	1,073	48	6,339,210	60,200
Lehigh canal	46	361	60	4,455,000	51,208
Ohio canal	308	1,207	40	3,225,684	10,473

*This does not include the work already done on the lower part of the river.

The improvement of the Kentucky river will cost less, the lockage is less, and the width is greatest. Some of these canals are troubled for supply of water at the summit in summer. The Kentucky river at lowest water in summer runs 20,000 cubic feet of water per minute below the Forks, and 8,000 cubic feet per minute above the Forks, affording not only ample supply for navigation, but a large water-power surplus for manufacturing purposes.

From the mouth of South Fork to the salt-works above Manchester, it is $68\frac{1}{2}$ miles, with a raise of $206\frac{1}{2}$ feet. The estimated cost of slack-water improvement to the salt-works—giving a channel from 150 to 200 feet wide—is \$411,000. At the lowest stage there is only 393 cubic feet

per minute of water in South Fork, hardly enough for slack-water navigation; but a cheap system of reservoirs could be constructed so that an ample supply could be assured at all seasons. This brings us to another important subject: the feasibility and utility of a canal connecting the Cumberland and Kentucky rivers.

I have not space to go into the details of the survey, but it was demonstrated that it could be easily and cheaply accomplished.

The Cumberland river at Barbourville is 121 8-10 feet higher than the waters of the Kentucky river at the Goose Creek salt-works. The summit divide between the head of Richland creek (emptying at Barbourville) and Collins' Fork of Goose creek is 78 feet higher than low water at Barbourville, and less than a mile through. A dam 25 feet at Barbourville, and a cut at the summit less than a mile long, 53 feet deep in the centre and lessening at the ends, will let the waters of the Cumberland flow through, giving a channel six feet deep. This cut would be through shale, with no fixed rock. The amount of water taken from the Cumberland would be inconsiderable, as it would only flow through when boats were passing the locks, and the supply taken for the canal would be from the reserve held back by the dam at Barbourville, and would not affect the river below that point. This dam at Barbourville would afford slack-water to Pineville, and from there, by way of Yellow creek, slack-water could be carried to the foot of the Cumberland Mountains, at Cumberland Gap. Mr. W. B. Page, of the United States Coast Survey, estimates the valley of Yellow creek to be 1100 feet above the sea, and as the mouth of the Kentucky river, at the Ohio, is 416 feet above the sea, the entire lockage from the mouth to Cumberland Gap would be 684 feet, or 5 feet less than the lockage on the Erie canal.

The length of canal from Barbourville to the Goose Creek salt-works would be 21 ½ miles.

At Cumberland Gap a tunnel about 800 yards long, and a canal six miles down the Gap creek valley to Powell's river, will connect the entire river system of Tennessee, and give thence a direct outlet through Kentucky for their products.

This would also connect with the proposed river and canal improvement, proposed by the United States Government, connecting the Tennessee river with the streams flowing into the Atlantic Ocean.

This measure I believe well worthy the attention of the State, as it is capable of producing more important results to the States of the Ohio Valley as well as to the cotton States west of the Mississippi, than any other plan of internal improvement within my knowledge.

I have, as briefly as possible, spoken of the capabilities of this river for cheap and reliable navigation at all seasons. A hasty review of some of the resources of the country that would be developed by this system of improvement, will, I hope, awaken the people of this State to its importance.

In the region drained by the upper Cumberland and Kentucky there is more black walnut timber than any other region of like area with which I am acquainted. White oak and poplar of large size and superior quality is very abundant, the difficulty of running rafts over the Falls of the Cumberland and the Smith's Shoals has prevented, in a great measure, the running of timber from the upper Cumberland, so that the forests of that country have been scarcely touched. On Red river there is an extensive region covered with a fine growth of white pine, being, so far as I am aware, the only white pine of any extent in the Ohio Valley, west of Pennsylvania.

Prof. Shaler has well said that a country which exports the raw material ends by exporting men, and that prosperity can never be enduring unless based upon productions. Even now, the magnificent hard-wood timbers are being bought up, and shipped to other States, where they are manufactured at large profit, while the citizens of our own State receive but a tithe of their value.

The proposed system of river improvement would set the now idle water-powers of that section at work, so that this timber could be profitably manufactured there, and the manufactured articles shipped abroad.

Central Kentucky is now chiefly supplied with coal brought from 50 to 85 miles down the Monongahela river, through locks and dams; then 540 miles down the Ohio river to the mouth of the Kentucky; thence through four locks up to Frankfort, where it is distributed over the State.

191 miles above Frankfort, on the Kentucky river, the western limit of our eastern coal-field is reached. The coal there, which is a sub-conglomerate coal, is of excellent quality; will average $3\frac{1}{2}$ feet in thickness, and an average sample, taken by Mr. A. R. Crandall, of the State Geological Survey, and analyzed by Dr. Peter and Mr. Talbutt, chemists for the Survey, shows as follows, viz:

Specific gravity	1.307
Moisture	4.00
Volatile combustible matter	35.50
Fixed carbon	55.50
Ash	5.00
Coke	60.50
Sulphur	1.041

This is about the average of the sub-conglomerate coal of that locality. As we ascend the Kentucky river the dip is to the southwest, so that the coals above the conglomerate come in in succession. A preliminary section, made by Mr. P. N. Moore, from Red river to the mouth of Troublesome creek, establishes the fact that up to the latter point there are at least five coals above the conglomerate, ranging from two feet to six feet in thickness. The following table will show the excellent quality of these coals.

The following is taken from Mr. Moore's forthcoming report on that section:

No. 1 is a coal from Frozen creek, Breathitt county. Average sample, taken by P. N. Moore.

No. 2 is a coal from Hobbs' bank, Wolfe county. Average sample, taken by P. N. Moore.

No. 3, Spencer's bank, Breathitt county. Average sample, taken by P. N. Moore.

No. 4, Wolf creek, Breathitt county. Average sample, taken by P. N. Moore and J. R. Proctor.

No. 5 from near Hazard bank, Perry county. Average sample, taken by P. N. Moore.

	No. 1.	No. 2.	No. 3.	No. 4.	No. 5.
Specific gravity	1.300	1.294	1.297	1.290	1.289
Moisture	2.50	3.50	3.56	2.76	2.10
Volatile combustible matter . . .	41.10	35.20	33.56	36.60	36.20
Fixed carbon	49.22	56.70	58.38	56.50	58.20
Ash	7.18	4.60	4.50	4.06	3.50
Coke	56.40	61.30	62.88	60.56	61.70
Sulphur	0.818	1.189	1.381	0.865	0.836

The cannel coal of the upper Kentucky is to be found over an extensive area, and is of remarkably fine quality, as will be seen from the following analyses by the chemists of the Survey, from average samples taken by Mr. P. N. Moore:

No. 1. George's branch cannel coal, Breathitt county.

No. 2. Haddock's cannel coal, mouth of Troublesome creek, Breathitt county.

No. 3. Roberts' coal, Breathitt county.

No. 4. Johnson's, Frozen creek, Breathitt county.

No. 5. Lot's creek, Perry county.

	No. 1.	No. 2.	No. 3.	No. 4.	No. 5.
Specific gravity	1.280	1.265	1.280	1.180	. . . . .
Moisture	0.94	1.30	3.40	1.20	1.20
Volatile combustible matter . . .	52.38	47.00	34.40	58.80	40.86
Fixed carbon	35.54	44.40	46.96	35.30	46.44
Ash	11.14	7.30	6.24	4.70	9.50
Coke	46.68	51.70	53.20	40.00	57.94
Sulphur	1.423	1.574	0.630	not est.	0.634

Three of the best gas coals in England and Scotland are (No. 1) Lesmahago cannel, (No. 2) Ramsay's New Castle coal, (No. 3) Weyms's cannel coal. See following analyses, which is taken from Dr. Peters report, vol. 2, 1st series Kentucky Geological Survey:

	No. 1.	No. 2.	No. 3.
Specific gravity	1.228	1.29	1.1831
Volatile matter	49.6	36.8	58.52
Fixed carbon	41.3	56.6	25.28
Ash	9.1	6.6	14.25
Total	100.0	100.0	98.45

Sulphur not determined.

One great objection used to cannel coal as a fuel is its manner of "popping" when first placed in the grate. The Kentucky river cannel is remarkably free from this objection. The high price of cannel coal admits of shipment to distant markets, yet not a bushel of this fine coal finds its way to the Ohio river. I learn there was quite a profitable coal-mining industry on the upper Kentucky until our State locked the river up to Frankfort, so as to afford facilities for Pittsburg coal coming up the river. By an improvement of water navigation to the Eastern Kentucky coal region, coal could be brought to Frankfort for less than ten cents per bushel, and there is no reason why it should not be carried

to Louisville and below at much less cost than Pennsylvania coal. At present the boats built to bring coal down the Kentucky river are a total loss to the builders, as there is no way of carrying them up the river. As the boats must come down on a rise, a large number of men are required to handle them, adding to the cost of getting the coal to market. Added to these drawbacks, many boats are lost, owing to the rapidity of the current during the high-water, when they are compelled to run.

Notwithstanding these items, adding greatly to the cost of coal, it is frequently delivered at Frankfort at less than the Pittsburg coal. At the rates of freights and lockage on the Monongahela river, the freight on coal from Three Forks to Frankfort would be less than two cents per bushel, and as the coal can be put upon boats at the mines at five cents per bushel, the actual cost would not be over seven cents per bushel at Frankfort. The amount of coal consumed along the Kentucky river is over one million and a half of bushels, not counting the amount used in Central Kentucky, which could be supplied from this river. The cost of freight on canals is one third that of railroads, and yet, paradoxical as the statement must seem, canals are not prejudicial to railroads. The most successful railroads in this country run alongside of canals and navigable rivers.

The Eastern Kentucky coal-field extends to the Virginia line. Sufficient is known of the extreme eastern portions to predicate valuable discoveries in that region.

On the Upper Cumberland, the work of Messrs. Crandall and Norwood, of the Geological Survey, establishes the fact that there are several workable beds of coal. An average sample, taken by Mr. J. H. Talbutt, from one of these on the Clear Fork of the Cumberland river, and analyzed by Dr. Peter and Mr. Talbutt, is as follows:

Specific gravity	1.282
Moisture	1.36
Volatile combustible matter	35.80
Fixed carbon	59.54
Ash	3.30
Total	100.00
Coke	62.84
Sulphur	0.975

This coal, excellent as the above analysis shows it to be, is rendered all the more valuable by its close proximity to the rich "dye-stone" ore running along the base of the Cumberland Mountains, in Virginia and Tennessee. An average sample of this ore, near Cumberland Gap, by P. N. Moore, and analyzed by the Chemists of the Geological Survey, shows as follows:

Iron peroxide.	77.380
Alumina and manganese	3.941
Lime carbonate . . . . .	.420
Phosphoric acid. . . . .	.349
Silica and insoluble silicates	15.960
Combined water	2.500
Total	100.520
<hr/>	
Metallic iron	54.156
Phosphorous . . . . .	.140

In 1872 and 1873, owing to the high price of Iron Mountain and Lake Superior ores, the Furnaces in Pennsylvania found it profitable to purchase this same "dye-stone" ore in Alabama, ship it from there to Louisville on the cars, haul it to the river on drays and load it upon barges, and then take it up the Ohio river to the furnaces at Pittsburg. It was also carried from Alabama to the furnaces in the Block coal region in Indiana.

This excellent ore is within three miles of Kentucky coal, and the proposed system of river improvement to Cumberland Gap will bring this ore and coal together and build up extensive iron manufacturing industries.

The ore from Missouri, Lake Superior, and Alabama cost, delivered at the furnaces in Pennsylvania, from \$10 to \$20 per ton. This excellent ore can be delivered, by way of a tunnel through Cumberland Gap, to Kentucky coal for from 50 cents to \$1 00 per ton. Improve the navigation on the Cumberland and Kentucky rivers, and pig metal can be manufactured on those streams and shipped to Pittsburg and sold there at a profit at less than it costs to make the same quality of iron there.

The great Pine Mountain fault, extending across the State from Pound Gap to the eastern portion of Whitley county, brings the geological position of this ore above the drainage; but it is so covered by the talus from the mountain that nowhere has the ore been found. If this ore extends westward, we can reasonably expect to find it by drifting for it near the base of Pine Mountain.

The faults in Elk Fork, Tennessee, and in the Sequatchie Valley, Tennessee, bring up this ore, and prove that it has a westward extension, and as those faults are but an extension of the Pine Mountain fault, the evidence is strong that the ore is in place along the base of the Pine Mountain, and that our State has a large area of this excellent ore, more favorably located with regard to fuel, water power, and water transportation, which can be easily be made available, than in any other section of this country.

Near the Kentucky river, in what is known as the Red River iron region, there are several costly furnaces now idle, on account of the difficulties of transportation.

The following is an analysis of the ore, from near those furnaces, average sample taken by Mr. P. N. Moore:

Iron peroxide.	75.598
Alumina	1.971
Lime carbonate . . . . .	.540
Magnesia . . . . .	.258
Phosphoric acid. . . . .	.601
Silica and insoluble silicates	8.910
Combined water	11.730
Total	99.608
<hr/>	
Metallic iron	52.918
Phosphorous . . . . .	.262
Silica	7.260

The fame of the Red River car wheel iron is world wide. Mr. Crandall, who has made a preliminary study of that region, is of the opinion that the ore is co-extensive with the sub-carboniferous limestone in Estill, Lee, Owsley, Wolfe, and Menifee counties, so that the proposed improvement of the Kentucky river would not only enable the furnaces in that region, now idle, to run at a profit, but by bringing the coal and ore together, would induce the building of other furnaces. With the proposed canal to the Cumberland river, the Cumberland Gap ores could be brought to these furnaces, making a desirable mixture of ore. I sincerely believe that the improvement of these rivers will build up an iron industry second to none in this country.

In 1870 value of pig metal manufactured was—

In Kentucky	\$2,182,482
In Ohio	10,956,933
In Pennsylvania.	32,632,410

In 1870 Ohio used 379,474 tons of ore more than was produced by her mines, and Pennsylvania used 1,454,953 tons of ore more than was mined in that State. So that this deficit—more than half the amount used—was brought from other States. In 1872 and 1873 the amount of ore purchased abroad and carried to those States was much greater. The Lake Superior ore is sold on the docks at Cleveland for eight dollars and upwards per ton, and is freighted from there and used in about one hundred furnaces in Ohio and Pennsylvania. Our own State can manufacture as much iron as Pennsylvania without purchasing any ore from beyond its own borders.

A. B. Cornell, Esq., Treasurer of Nimrod Iron Furnace Company, reports the cost of making pig iron at Youngstown, Ohio, in 1869, without interest on investment, was \$30 60 per ton.

The cost of making a ton of iron at Carondelet Iron Works, St. Louis, was, in 1869, \$32 05, not including interest on investment. [See letters to St. Louis Democrat, December, 1869, from A. McNary, Secretary of Carondelet Iron Works.]

W. E. S. Baker, Secretary and Treasurer of the Duncannon Iron Works, reports the cost of making pig iron in Central Pennsylvania, in September, 1873, was, without counting interest on capital invested, \$34 09, and that this "was below the average of the whole State of Pennsylvania."

I believe it can be demonstrated that pig iron can be manufactured in Kentucky at less than half the above costs. It may be urged that our Kentucky coals are not so good as the coals of other States. Let us see: The Indiana Block coal is justly celebrated, and a large and growing iron manufacturing industry has been built upon the merits of those coals. So likewise of the Hocking Valley coals of Ohio.

In Dr. Peter's Chemical Report, page 11, volume 1, second series, the following average of the analysis of twelve of the *best* coals from neighboring States—two from the celebrated Big Muddy coals of Illinois, three from the Indiana Block coal, and seven from the Hocking Valley coal—collected from the most celebrated mines, representing *the best* coals from those States. Compare this with the average of the five coals given on page 19. These samples of Kentucky coals were taken from the outcrop, some of them after long exposure, and certainly do not show those coals at their best.

	Average of 12 coals from Ohio & In- diana.	Average of 4 coals from Ky. river & 1 from the Cumb'rland river.
Specific gravity.	1.317	1.293
Volatile combustible matter	34.13	34.53
Fixed carbon	56.12	55.80
Per cent. of ash	6.54	4.94
Per cent. of sulphur.	1.768	1.017

These coals from the neighboring States are celebrated as iron-making coals, yet good iron ore is much more accessible to the Kentucky coals averaged above. It cannot be said that our ores will not make as fine iron, for the splendid metal made in the Hanging Rock iron region of our State, and on Red river and the Cumberland river, attests the capabilities of our ore for making superior iron. Afford transportation facilities, so that the great variety of Kentucky ores can be brought into communication, and there is no grade of iron that cannot be cheaply manufactured within our borders.

The salt wells on the upper Kentucky river could supply the South and West with that indispensable article, yet not one bushel finds its way to the Ohio river. Should the canal connecting the Cumberland with the Kentucky be built, the tonnage of salt going south would be immense.

Below the Forks of the Kentucky river there is a good hydraulic limestone of quite an extended area. This would not only cheapen the cost of the locks and dams on the river, but a large amount could be manufactured for market, after the river is improved.

I have briefly as I could referred to some of the best known undeveloped resources of the upper Kentucky and upper Cumberland region. With development of these many hidden sources of wealth will be brought to light. The agricultural capabilities of this region are much greater than it is supposed to be by persons unfamiliar with it. Now the farmer can raise nothing—owing to the impossibilities of transportation—which he can haul to market, and sell at a profit. The few roads have gone to utter ruin since the war. I doubt if a loaded wagon could pass through many of these counties. The improvement of our natural water-ways will not only open up these counties, but will benefit the entire agricultural interests of our State. The agricultural prosperity of China, the Netherlands, and England, is mainly due to the cheap water communication afforded by their canals. With the open-

ing of our mines, manufactories will spring up, creating at once a home demand for all agricultural products. This is why the sterile lands of New England can be so profitably farmed, while our rich lands hardly pay a reasonable interest upon their value.

Joseph Harris, the successful farmer of New York, writes that agriculture is only profitable in that State on account of their nearness to manufacturing centers. The canals of New York bring the farmer near to market.

New York has invested in canals \$73,440,894. From 1836, to 1873 these canals paid in *surplus revenues* \$75,048,313.

The amount of indirect gain to the citizens of the State, by affording facilities for commerce, is beyond estimation. Double lines of railroad have been built alongside these canals, yet the tonnage is yearly on the increase.

When we consider the great natural advantages Kentucky has in material resources, and that, for less than *one fifteenth* the cost, our State can have more miles of slack-water river navigation than New York has of canals, I hardly think any one will doubt the propriety of this State taking vigorous measures to prosecute these river improvements to completion.

In 1775 England had no canals, the first being built to bring to Manchester the product of the mines of one man. So rapidly did these canals extend over the land, that before the introduction of railroads there were 2,200 miles of canal in that country, besides slack-water rivers; and in less than sixty years after the building of the first, commercial industries had created a property, inseparable from the soil, to the extent of \$1,000,000,000 on canals alone. South of Dunham, it is believed, there is not a spot fifteen miles from water transportation. Before the building of these water-ways England imported from abroad most of the iron used in that island, and at the close of the reign of Charles II the amount of coal mined was no greater than the amount now mined in Kentucky. Now England exports iron to all the world, and with an area of coal-fields smaller than Kentucky, Great Britain mined in 1871, 117,352,028 tons of coal.

Let us not content ourselves that we have boundless resources and our State is out of debt. Our people are in debt. They owe for Northern coal and iron and salt, for Northern manufactured goods, for agricultural implements. Of what avail are our vast resources if they are to lie idle? Unlock these resources, and countless benefits will accrue to

our people ; a commerce heretofore unknown will spring up. The consumers of our State, now supplied from other States, will be furnished with cheaper and better commodities by citizens of our own, and the large amount of money annually sent out of the State to purchase foreign productions will be kept at home, enriching our people. Our coal and iron and salt and lumber and our manufactured products will find ready markets in other States. Capital will here find a profitable field for investment, and we will soon learn that we possess within our own borders an Eldorado richer than was ever pictured in the wildest dreams of Spanish adventurers.

Legislative Document No. 17.

REPORT

OF THE

ADJUTANT GENERAL OF KENTUCKY

TO

HIS EXCELLENCY GOVERNOR McCREARY,

FOR THE YEAR 1875.

PROPERTY OF THE STATE OF KENTUCKY.

FRANKFORT, KY.:
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ADJUTANT GENERAL'S REPORT.

ADJUTANT GENERAL'S OFFICE,
FRANKFORT, KY., January 1, 1876. }

To His Excellency, JAMES B. McCREARY,

Governor of the Commonwealth of Kentucky :

GOVERNOR: I have the honor to submit the following report on the condition of the archives in my custody, the work of this office, and the condition and operations of the State Guard during the year just closed, together with certain recommendations concerning legislation affecting the Militia of this State.

ROLLS OF 1812.

There are on file in this office rolls of the 1st, 2d, 3d, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, and 13th Regiments Volunteer Militia of the war of 1812, making in all ninety-two companies. The muster-rolls of these regiments are very much defaced from usage and time, and it is impossible even now to decipher the names on some of the company-rolls. Congress passed an act a few years ago granting an annual pension to the survivors of the war of 1812, and these rolls contain the evidence of the services of those who volunteered from Kentucky. Many certificates have already been furnished to applicants; but, owing to the defective condition of the rolls, many applications for information have been denied. I recommend that some provision be made for transcribing these rolls into substantially bound books, so that they may be preserved for reference in pension claims and as historical records. I beg leave to mention, in this connection, that the present law makes no provision for any clerical force in the office of the Adjutant General.

ROLLS OF THE MEXICAN WAR.

There is no evidence in this office that Kentucky furnished a single soldier for the Mexican War. If any rolls of Kentucky regiments furnished for that war were ever filed in this office, they were lost or destroyed before I assumed the duties of Adjutant General. Repeated but fruitless efforts have been made by my predecessors to obtain these rolls from the War Department at Washington, and the Legislature has, on more than one occasion, passed resolutions on the subject. The War Department will offer every facility for having copied the records there filed, but the State of Kentucky will have to pay for the necessary clerical

service. I respectfully recommend that an act be passed by the Legislature, empowering the Governor to employ a clerk in Washington City to copy the rolls, have them properly authenticated, and transmit them to this office. A number of applications have been made to the Adjutant General's Office for information concerning service in the Mexican War, but for the reason above stated, no information could be furnished.

RECORDS OF THE CIVIL WAR.

Kentucky furnished the United States Government in the late Civil War seventeen regiments of cavalry, five of which, at the expiration of term of service, reorganized as veteran troops, one company of mechanics and engineers, four batteries of light artillery, and forty-two regiments of infantry, nine of which reorganized as veterans.

There were also nearly nine thousand State troops, infantry and cavalry, acting in conjunction with the troops of the United States, which, with one or two exceptions, were not thrown into regiments.

The total number of troops serving during the war was as follows:

Mustered into United States service	72,275
State troops	8,704
Total	80,979

The rolls of these troops are, with but few exceptions, in good condition and embrace the State muster-in rolls, residence rolls, descriptive rolls, muster-out rolls, and regimental papers. They are all systematically filed away in paper boxes which are worn and in bad condition, and should be replaced by tin, or new heavy paper boxes.

RECORDS OF COLORED TROOPS.

The rolls of the 5th and 6th United States Colored Cavalry, the 100th, 107th, 108th, 109th, 114th, 115th, 116th, 117th, 118th, 119th, 122d, 123d, 124th, and 125th United States Colored Infantry, and the 2d, 8th, 9th, 12th, and 13th United States Colored Heavy Artillery, are on file and in excellent condition. With these rolls are on file colored enlistments, before and after the emancipation proclamation, showing who owned the men so enlisted, and the counties which received credit on the enlistment quota. These latter records have been copied into large well-bound books.

There are no records on file in the archives of the State that are of more importance to a greater number of individual interests than those above referred to. This office is in daily receipt of applications for information concerning the service, casualties, wounds, standing, back-pay, bounty, and other evidence to substantiate the claims of soldiers, widows, orphans, and relatives against the United States for service in the wars

in which the United States have been engaged. It is only recently that the survivors of the war of 1812 have been granted pensions, and an effort is now being made to extend the pension lists to the survivors and widows of the Mexican War. There are reported to be about forty thousand unadjusted pension claims in the Pension Bureau at Washington, a fair proportion of which are from Kentucky, for disabilities incurred in the Civil War. Pension legislation will probably continue through the present century; and beyond that the time may come, as it has come to the survivors of the war of 1812, when Congress will grant a pension to every survivor of our latest war. The claims of private citizens for property taken in Kentucky for the use of the Government during the war are, in a great measure, dependent upon the records on file in this office, as the claimant is required to establish the fact that the military officer who took the property for public use was an officer of the United States.

Aside from the correspondence relating to the organization of the State Guard, and including only the correspondence in regard to the war records, about twelve hundred official communications have been received during the past year and filed away, while eight hundred responses have been made to applications from the various Departments at Washington, and about four hundred responses made to applications for information from private individuals. Most of these responses require an examination of the rolls and the transcribing of parts of the record, with the issuing of a certificate under the seal of this office.

I am thus particular in calling attention to these facts because the impression seems to prevail among some of the members of the Legislature that the military records of the Adjutant General's Office are of no value except as historical curiosities, and that no clerical labor is involved in the performance of the duties of the office.

Every man who has ever been a soldier, and who has any familiarity with the work of organizing and supervising even a small military force, will realize the difficulties of my office when I say that, in order to give proper attention to my military duties as Adjutant General, I am compelled to employ clerical assistance in my office. The law does not give me a clerk, and such skilled assistance as I can get I have to pay out of the salary allowed me. As that salary is now only about the compensation allowed a clerk of the lowest grade, it is easy to perceive that I am under some embarrassment in the clerical management of my office. I therefore recommend the necessary legislation to authorize the employment of a clerk in this office at a reasonable salary.

THE MILITIA LAW.

The present law requires the Assessor in each county to take down the names of all persons liable to service in the Enrolled Militia, and requires the County Clerk to record the lists in his office and forward a report of the same to the Adjutant General. The Assessor and the Clerk are each allowed one cent for every name so taken down and recorded. The compensation is so small, in most instances, that I have had great difficulty in obtaining many of the lists; but the aggregate expense to the State is very considerable, and I do not perceive that the public receives any return for the outlay. I have been at great pains to secure a full return of all the Enrolled Militia for last year, and appended hereto will be found a tabulated statement of the results. The cost to the public for the information thus obtained was something in the neighborhood of forty-five hundred dollars, a sum which, in my opinion, might as well be saved each year. I recommend the repeal of that part of the Militia Law that requires the annual return of the Enrolled Militia, and allows fees to the Assessors and Clerks for services in connection therewith.

I also recommend that the law be so amended that hereafter the Governor alone shall have the power to call out the military to aid the civil power. The numerous claims now before the Legislature for compensation for military service rendered in compliance with the calls of local civil officers will, I presume, be a sufficient argument for such a change. The present provision empowering several designated local civil officers to call out the Militia without consultation with the Governor, and with no power of supervision vested in him, is wrong in theory and pernicious in practice. In no other department of government have local officials power to involve the State in such extraordinary expenditures, and there is no reason why they should exercise such power in this instance.

THE STATE GUARD.

The State Guard is now composed of one company of artillery, four companies of cavalry, and thirteen companies of infantry. Several of these companies are mere nominal organizations, and, in the present condition of affairs, I can make no accurate return concerning them. After an extended and somewhat comprehensive observation of military organization, I can say that no body of men ever maintained an organization under greater disadvantages than the State Guard. I call special attention to the reports, appended hereto, from the various commanding officers, and invite the consideration of the Legislature to the fact that, while in repeated instances these men have, at great sacrifice of personal interest, responded cheerfully to the call of the Commonwealth, very little has been done in recognition of their services, or to encourage their organization. At the time of this writing, a bill is pending in the Legislature to

cut off the allowance for uniforms for new members of the State Guard, to deny soldiers in actual service the usual subsistence of troops, and to prevent the expenditure of any money by the State in providing places for drill and the safe-keeping of the arms. The same bill proposes to abolish the military tax and destroy the military fund, out of which alone an active Militia system may be maintained. I respectfully suggest to the Legislature that this is a poor recognition of the really valuable services heretofore rendered by the State Guard, and that unless it is the purpose to crush the organization out of existence, the bill should not become a law. The thousand or more young men scattered through the State, who have voluntarily subjected themselves to the discipline and inconveniences of military service under the laws of the State, deserve something better than this at the hands of the representatives of the people, whom they have shown themselves always ready and able to defend from violence; and in the name of these patriotic young men I protest against such action. The State Guard does not ask much; but there are reciprocal obligations in military service which cannot be ignored on one side with any right to expect their observance on the other. If the military fund is not destroyed and the present law amended only as suggested in this report under a previous title, twenty or thirty good companies can be organized in different parts of the State, each of which will be always prepared to respond promptly to the call of the Governor. With the pending bill a law, I cannot undertake to say that the State will retain a single company in her service.

THE CENTENNIAL CELEBRATION.

I have received several letters of inquiry from the appropriate committee in Philadelphia asking me how many citizen soldiers Kentucky would send to participate in the centennial celebration. Philadelphia proposes to erect barracks and conduct a military restaurant on the centennial grounds, in which military organizations may be housed and fed at hardly more than a nominal charge for each individual soldier. I have sent a circular letter to the various company commanders of the State Guard, requesting them to bring the matter before their respective organizations for such action as might seem proper to them. In response thereto, I have received numerous inquiries as to the probability of our own State defraying the cost of transportation of such companies as might accept the invitation to Philadelphia. As every other State will probably be represented by some of her citizen soldiery in the centennial celebration, I respectfully invite the attention of the Legislature to this subject.

MILITARY SCHOOLS.

The State has furnished arms to a number of military schools within our borders, and for the purpose of ascertaining their condition and the

facilities for military education in Kentucky, I addressed a letter to the superintendent of each of these schools requesting a report in relation to his cadet organization. Appended hereto will be found a series of the reports I have received in response to my invitation, to which I invite attention.

Very respectfully,

Your obedient servant,

J. M. WRIGHT,

Adjutant General.

ENROLLED MILITIA, 1875.

Adair	1,609
Allen	1,713
Anderson	1,084
Ballard	1,829
Barren	2,624
Bath	1,659
Bell	663
Boone	1,683
Bourbon	1,213
Boyd	1,708
Boyle	879
Bracken	2,002
Breathitt	942
Breckinridge	1,858
Bullitt	935
Butler	1,478
Caldwell	1,596
Calloway	1,678
Campbell	4,488
Carroll	1,181
Carter	1,676
Casey	1,206
Christian	4,729
Clark	1,317
Clay	1,371
Clinton	783
Crittenden	1,537
Cumberland	1,110
Daviess	3,500
Edmonson	899
Elliott	846
Estill	1,243
Fayette	2,716
Fleming	1,984
Floyd	1,252
Franklin	1,613
Fulton	1,019

Gallatin	708
Garrard	1,666
Grant	1,765
Graves	3,074
Grayson	1,994
Green	1,296
Greenup	1,809
Hancock	960
Hardin	2,249
Harlan	717
Harrison	1,941
Hart	2,070
Henderson	2,865
Henry	1,550
Hickman	1,177
Hopkins	2,829
Jackson	856
Jefferson	33,428
Jessamine	865
Johnson	1,111
Kenton	8,179
Knox	1,244
Larue	1,067
Laurel	1,054
Lawrence	1,557
Lee	526
Letcher	759
Lewis	1,812
Lincoln	1,863
Livingston	1,217
Logan	3,034
Lyon	858
Madison	2,443
Magoffin	747
Marion	2,171
Marshall	1,430
Martin	343
Mason	2,423
McCracken	2,053
McLean	1,322
Meade	1,265
Menifee	378
Mercer	1,349
Metcalfe	1,152
Monroe	1,342
Montgomery	1,101
Morgan	1,122
Muhlenburg	1,685

Nelson	1,269
Nicholas	1,312
Ohio	2,655
Oldham	759
Owen	2,356
Owsley	666
Pendleton	2,232
Perry	973
Pike	1,531
Powell	408
Pulaski	2,649
Robertson	873
Rockcastle	1,179
Rowan	486
Russell	1,017
Scott	1,143
Shelby	1,697
Simpson	1,284
Spencer	724
Taylor	1,091
Todd	1,458
Trigg	1,619
Trimble	890
Union	2,557
Warren	4,251
Washington	1,739
Wayne	1,472
Webster	1,661
Whitley	1,469
Wolfe	640
Woodford	933
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Total 116 counties reporting	217,044
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ROLL OF COMMISSIONED OFFICERS.

Name.	Rank.	Date of commission.	Company.	Station.
Blackwell, J. B.	Captain	January 3, 1874	Estill County Guards	Irvine, Estill county.
Bristow, F. H.	Captain	March 29, 1875	Leslie Grays	Elkton, Todd county.
Clarke, C. R.	Captain	April 13, 1874	Company B	Louisville.
Crabree, S.	First Lieutenant	January 3, 1874	Estill County Guards	Irvine, Estill county.
Daniel, M. P.	Second Lieutenant	January 3, 1874	Estill County Guards	Irvine, Estill county.
DeKress, C. R.	Captain	June 23, 1875	Company K	Louisville.
Ellis, T. H.	First Lieutenant	September 26, 1874	Company G	Bardstown.
Graff, H.	Second Lieutenant	August 11, 1874	Company A	Louisville.
Greenleaf, G. S.	First Lieutenant	September 7, 1874	Lancaster Guards	Lancaster.
Hall, J. P.	Second Lieutenant	September 26, 1874	Company G	Bardstown.
Hathaway, Al.	Captain	December 30, 1874	Company	Owensboro.
Hunter, H.	Second Lieutenant	August 10, 1875	Battery A	Louisville.
Kaiser, W. C.	First Lieutenant	February 2, 1874	Company A	Louisville.
Kennard, O.	Captain	November 10, 1874	Cynthiana Guards	Cynthiana.
Mattingly, J. M.	First Lieutenant	December 19, 1874	Cerro Gordo Dragoons	Nelson county.
Meany, E. P.	Second Lieutenant	August 10, 1875	Battery A	Louisville.
Miller, H. M.	Second Lieutenant	December 19, 1874	Cerro Gordo Dragoons	Nelson county.
Miller, W. S.	Captain	September 7, 1874	Lancaster Guards	Lancaster.
Moise, I. R.	Captain	June 20, 1874	Battery A	Louisville.
Moise, E. H.	First Lieutenant	June 20, 1874	Battery A	Louisville.
Pence, A. D.	Captain	December 19, 1874	Cerro Gordo Dragoons	Nelson county.
Reccius, J. W.	Captain	March 16, 1874	Company C	Louisville.
Roberts, J. B.	Second Lieutenant	March 29, 1875	Leslie Grays	Elkton, Todd county.
Stewart, O.	First Lieutenant	June 20, 1874	Battery A	Louisville.
Taylor, A. K.	First Lieutenant	November 10, 1875	Cynthiana Guards	Cynthiana.
Taylor, J. B.	Second Lieutenant	November 10, 1875	Cynthiana Guards	Cynthiana.
Thomas, W. R.	Second Lieutenant	October 15, 1875	Covington Light Guard	Covington.
Trauernicht, T.	Captain	February 2, 1874	Company A	Louisville.
White, J. F.	Second Lieutenant	September 7, 1874	Lancaster Guards	Lancaster.
Wickliffe, J. D.	Captain	September 26, 1874	Company G	Bardstown.
Willoughby, H. F.	First Lieutenant	March 29, 1875	Leslie Grays	Elkton, Todd county.
Wood, Frank	Captain	February 4, 1876	Covington Light Guard	Covington.

REPORTS FROM COMPANY COMMANDERS.

REPORT OF CAPTAIN A. D. PENCE.

HEADQUARTERS Co. C, FIRST CAV., K. S. G., }
SAMUELS' DEPOT, KY., Nov. 15, 1875. }

SIR: I have the honor to submit the following report in regard to company C, First Cavalry Regiment, K. S. G. (Cerro Gordo Dragoons): Company C, was organized December 19, 1874, and mustered into the State service on that day by D. C. Hardin, special enrolling officer. Since the organization I have ordered two general drills; by general, I mean company drills, under the statute. The average attendance at drill has been seventeen. The following is the strength of the company: Commissioned, three; file, thirteen; rank, twenty-nine; total, forty-five. The company is only partially equipped. Drill poor, discipline bad. The company could not do effective service on account of the low state of drill and discipline.

I would recommend an amendment to the Militia law as follows: First, making it compulsory upon the commander of each company to order at least eighteen drills per year. Second, making it an offense, punishable by a fine of two dollars, to be absent from any drill ordered by the company commander. Third, authorizing captains of companies to call company courts-martial, of Lieutenants and Sergeants, to try absentees, and making the fines assessed by them collectable by *capias pro fine*, issued by the President.

All of which is respectfully submitted.

Very respectfully,

Your obedient servant,

A. D. PENCE.

Captain Commanding C. G. Dragoons.

REPORT OF CAPTAIN JOSEPH BLACKWELL.

HEADQUARTERS ESTILL COUNTY GUARDS. }
IRVINE, KY., Nov. 19, 1875. }

J. M. WRIGHT, *Adjutant General of Kentucky*:

SIR: I have the honor to make the following report for my company of Estill County State Guards. January 9, 1874, company organized with sixty men. Number on active duty since the 9th January, 1874, forty-nine men, including officers. Special Order No. 3 executed with 28 men under command of Blackwell, Captain, and M. P. Daniels, Second Lieutenant.

Special Order No. 32 executed with 20 men under command of Blackwell, Captain.

60 Ballard musketoons all in good order.

300 metallic cartridges now on hand.

Discipline good.

Men are not well drilled; do not drill often.

Respectfully,

JOSEPH BLACKWELL,

Captain E. C. Guards.

REPORT OF CAPTAIN F. H. BRISTOW.

ELKTON, TODD COUNTY, KENTUCKY, November 6, 1875.

GENERAL J. M. WRIGHT, *Adjutant General of Kentucky:*

SIR: In compliance with instructions of October 23, calling for reports from company commanders in the State Guard, I have the honor to state that the Leslie Grays, commanded by me, were mustered into the State Guard March 29, 1875; since which time we have had company drill once in two weeks. For a new company they are well drilled. The great trouble is in getting the men out on day appointed for drill. Their uniform is coat and pants of cadet gray, trimmed with blue. Caps of same. Since the organization the company has not been in active service. The company is composed of the best young men in and around Elkton, such material as will never disgrace the State in any position or service they may be called upon to fill. My company now numbers forty-three men; but if so authorized, I believe I can fill it up to the maximum. I have arms and accoutrements for fifty men, all in good condition, except one gun, which is broken.

Very respectfully,

Your obedient servant,

F. H. BRISTOW, *Captain.*

REPORT OF CAPTAIN JOHN H. CARTER.

LEXINGTON, KENTUCKY, November 17, 1875.

GENERAL J. M. WRIGHT, *Adjutant General:*

SIR: Yours of October 24 has been received. In reply, will state my company was organized in July, 1870, with the avowed object of aiding the civil authorities to preserve order in our own county and other parts of the State. We were enlisted for five years. Officers as follows: J. H. Carter, Captain; Gus. Eastin, First Lieutenant; W. T. Calmes, Second Lieutenant; W. W. Estill, Orderly. Strength all told, fifty-three. Armed

with navy pistols and Ballard musketoons. Company mounted. Headquarters at Bryant Station, five miles from Lexington. Have been twice ordered out to prevent or suppress riot in city of Lexington; once on the August election, 1870—on duty two days—and again at the city election January 30, 1873; each time by the Mayor of the city. The company responded to orders promptly, and by their firm bearing and soldierly appearance did much towards preventing serious outbreak on both occasions. Drill was pretty well kept up until time of service expired, which was in July last. We propose to return our arms and other equipments next month, as there seems to be no longer any necessity for our keeping up our organization. Still the entire company would respond to any call made upon them by the proper authorities.

Very respectfully,

JOHN H. CARTER, *Captain Commanding.*

REPORT OF CAPTAIN I. R. MOISE.

LOUISVILLE, KY., November 19, 1875.

GENERAL J. M. WRIGHT, *Adjutant General of Kentucky:*

GENERAL: In accordance with instructions contained in your letter of the — ultimo, I herewith hand you report of the organization of the Preston Light Artillery, battery A., K. S. G., with a short history of its various phases of existence since that time.

The idea of organizing an artillery company first originated with me, and after having canvassed the probabilities of the success of the undertaking, and finding many of our best young men willing to enlist in its ranks, I, together with my brother, Lieutenant E. H. Moise, went actively to work, and at the end of about thirty days we had between fifty and sixty names signed to our list. With this flattering prospect of success we called a meeting on January 20, 1874, for the purpose of a permanent organization. At this meeting some sixty men were sworn in by Captain LaRue, a mustering officer indicated by General Dawson. An election for officers was then held with the following result: Philip L. Harrison, Captain; Issac R. Moise, First Lieut.; Owen Stewart, First Jr. Lieut.; Allen McDonald, Second Jr. Lieut. Within a few days some twenty more recruits joined and were mustered in. We then had our muster-rolls and pay-rolls signed and forwarded to Frankfort, upon the assurance that we would be soon ordered into active service and the company receive its guns and uniforms. All this occurred early in July, 1874. In the latter part of July of that year Lieut. McDonald resigned, and his position was filled by Henry Tyler. From this time out we held regular weekly meetings, perfecting our organization and electing new members. Meeting

after meeting was held, and as time went on the men became clamorous for news from Frankfort. The questions were continually asked: "When will we hear of our uniforms?" "When will we receive our guns?" Neither of these questions could be answered; for, notwithstanding the fact that our pay-rolls and muster-rolls were in Frankfort, and the Captain was in constant communication with the authorities there, we could get nothing attended to and could hear nothing, as our letters often remained unanswered. I forgot to mention that on the 4th of July, 1874, I was sent to Frankfort to select from the brass pieces there four guns and the necessary equipments. It is unnecessary to mention the fact that these latter were not to be found. I selected four of the best of the very poor guns belonging to the State, had them marked, and returned to Louisville, and made my report in accordance with these facts. The question of an armory was then brought forward; but neither State nor county authorities would take any steps in the matter. The Governor, the County Judge, the Adjutant General, the Quarter-Master General, were all applied to, but to no avail. The Quarter-Master General was both willing and anxious to do his part; but the County Judge would take no steps in the matter; and here the whole affair rested for months. Our guns remained in Frankfort, for the reason that there was no proper place for their keeping. Our muster-rolls and pay-rolls were pigeon-holed at the Capital, and the company consigned to oblivion.

During all this time the entire company was eager for some action from the authorities; and had any encouragement been given, the State would to-day have had in her service a battery composed of about one hundred and fifty of the very flower of Louisville's young men. So anxious were they to make the organization a success, that in September, 1874, believing that Captain Harrison was not active enough, and did not possess the requisite executive ability, he was requested to resign, which he did on the 29th day of September. The command then devolving upon me, I entered into active correspondence with the Frankfort authorities; made several trips to that city myself, and sent, on three occasions, one of my Lieutenants to wait upon the Governor, but with no better result than formerly reported. Under these circumstances, the men became discouraged; many applied for discharges, and many dropped off without this formality, reducing the command to some twenty-five men. In this connection, and in view of the fact just stated, I would most respectfully suggest that some enactment is necessary, giving the officer in command of a company, battalion, or regiment more stringent authority over his enlisted men. The State laws are lax on the subject, and I have found it absolutely impossible to enforce them. I refer most especially to article 5, sections 1 to 10, inclusive. In these articles and sections the fines, as

to amount, &c., are plainly mentioned; but when it comes to their collection, it is another matter, as most of the young men composing the Volunteer Militia have nothing but what they earn daily, and are consequently irresponsible; and no fine, under these circumstances, could be collected from them through process of law. I would, therefore, respectfully suggest and urge that some specific authority be given commanders whereby they can maintain rigidly the discipline of their respective commands.

I also firmly believe that were the State Militia laws, in regard to the duties of Assessors, Clerks, &c., rigidly enforced by these officers, it would add greatly to the strength of the Volunteer Militia. The law is very explicit in regard to the duties of these officers, but I believe them to be entirely neglected.

I now come to the present organization of the Preston Light Artillery. In the month of July last, finding that an armory had by some means been provided, I determined to again attempt to reorganize my company. By the resignation of Captain Harrison I became Captain, and received my commission, bearing date September 29, 1874. I therefore summoned the company to appear at the State Guard Armory on the first Thursday in July. In obedience to that summons, some twenty-five men, rank and file, responded. Upon this nucleus I set to work, and in the course of a month had recruited some thirty additional men. Satisfied with the result, I again visited Frankfort early in August; had an interview with Governor Leslie; furnished bonds for the guns, and in a few days received from Frankfort two six-pounder brass pieces—of a description now long since out of use—with caissons and limber chests, but almost entirely devoid of all equipment. Before going to Frankfort, the company voted to advance five dollars each to pay for the making of their uniforms, upon condition that the money to meet all the expenses could be within ninety days. I had a conversation with Governor Leslie on this subject, at which interview Captain Lobban was present, and he informed me that there would be no doubt of my company receiving the money within that time. Predicated upon this assurance, I returned to Louisville, and made myself personally responsible in the purchase of the material necessary for the making of our uniforms. The ninety days expired, to the best of my remembrance, on or about the 17th of this November. In this manner I have uniformed my company; but although past due, the money from the State is not forthcoming, and the responsibility falls upon me.

Upon the reorganization of the company, Lieutenant Tyler resigned, and by my promotion and his resignation two vacancies having occurred, the necessary orders were issued, and Sergeants H. Hunter and E. P.

Meany were elected to fill these vacancies. The battery, under its present organization, is officered as follows: Captain, Isaac R. Moise; Senior First Lieutenant, Owen Stewart; Junior First Lieutenant, Edwin H. Moise; Senior Second Lieutenant, Hamilton Hunter; Junior Second Lieutenant, Ed. P. Meany.

I now have in the command some sixty non-commissioned officers and privates, a number which is being daily increased by applications for membership, and I have great hopes, under the present administration, of being able, in a very short time, to present to our Commander-in-Chief, through our Adjutant General, as fine a battery as ever faced an enemy's fire.

A few words more and respectful suggestions in regard to our armory, &c., and I will close this already voluminous report.

Our armory is totally unfit in its present condition for purposes of drill and as a place to keep arms. It is inadequate in size, and not suited, on account of extreme dampness, as a place to keep arms in a proper condition. The two guns, caissons, &c., now in my possession, fill two thirds of the space on the ground floor, leaving no room to manœuver the men, and no space whatever for the infantry companies. The upper story is smaller than the lower, and totally unfit for military purposes. We have no water, and are often without gas, as no one seems responsible for the payment of the bills. My command has furnished the means from time of organization to present date; and, even under these circumstances, we are sometimes left in the dark, owing to the fact that other companies use indiscriminately what we pay for. There are no means provided for heating the place, and we are thus compelled to meet in a very unhealthy, cold, and damp place.

You will perceive, General, from the facts laid before you, that we have have had great difficulties to surmount, with very little encouragement offered us by the late administration; but notwithstanding all these discouraging circumstances, I now have a company completely organized and in a very good state of drill and discipline, under the circumstances, and only await the action, which I feel assured the present commander-in-chief, aided by his most efficient staff, will take, to equip us completely.

I now have in my possession property belonging to the State, as follows:

2 Six pound brass pieces, old and unfit for any but drill purposes.

2 Limbers. (All these without harness.)

2 Caissons.

2 Cartridge pouches.

2 Primer pouches.

2 Priming wires.

2 Thumb stalls.

- 1 Pendulum-hansse.
- 2 Sponges and rammers.
- 2 Trail handspikes.
- 2 Lanyards.
- 2 Worms.

I have so far met every expense attendant upon our organization and drill, even being forced to pay for transportation of guns, &c., from Frankfort.

In conclusion, I would tender my sincere thanks for the great interest you have taken in my command, and your untiring efforts in my behalf, and feel no hesitation in promising you that, when occasion offers, my command shall prove itself worthy of that interest.

I have the honor to be, General,

With great respect, your obedient servant.

ISAAC R. MOISE, *Captain Commanding.*

REPORT OF CAPTAIN RECCIUS.

LOUISVILLE, KENTUCKY, November 20, 1875.

GENERAL J. M. WRIGHT, *Adjutant General:*

SIR: In compliance with your request, I have the honor to submit the following report of Company C, Kentucky State Guard:

The Waddell Grays were first mustered into the State Guard service in the spring of 1868 as Company A, of the First National Legion. The company was then under command of Captain Charles C. Stiglitz, who remained Captain of the company for nearly three years. During the time Captain Stiglitz was in command of the company, it was challenged by Company C, of the same battalion, for a prize drill; and, after two hours hard drill, the prize was awarded to the Waddell Grays. In August, 1869, this, with other companies, was ordered to Marion county Kentucky, to assist the civil authorities in quelling the "Ku-Klux" disturbances. The company was out on active service, about one month when ordered home by the Governor.

On the first Monday of August, 1870, it was among the companies ordered on special police duty for the day in the city of Louisville at the State election; and while on duty that day, First Sergeant Frank Schultz, with twenty men from the company, made the noted charge at the corner of First and Green streets to clear the polls of rioters; and it is said by the coolness and precision of this young officer, a bloody riot was thus prevented.

The Militia law at this time being very inefficient, this company, like all similar organizations, labored under a great many disadvantages, hav-

ing to furnish armory, uniforms, fuel, and lights at their own expense, and all the time subject to be called out by the civil officers of the Commonwealth. It did seem for a time that the State authorities were working in direct opposition to the maintenance of an organized Militia. It was with great difficulty that this company could exchange the battle-worn, time-honored, muzzle-loading musket for the later improved breech-loading rifle; and, after months of delay, it received the glad tidings on the 25th December, 1871, that sixty breech-loading rifles had that day been shipped to the address of Lieutenant J. W. Reccius, who was at that time in command of the company. Lieutenant Reccius was duly elected Captain of the company in January, 1872.

During the winter term of 1873 the Legislature enacted a new Militia law, and on March 2, 1874, this company was mustered in the State Guard service by Captain J. K. LaRue, as company "C" of the first battalion, Kentucky State Guard, Captain Reccius being elected captain. On the 22d of August, 1874, this company with the first battalion, under command of Lieutenant Col. W. L. Clarke, was ordered to Lancaster, Kentucky, to assist in quelling disturbances in that town, and after remaining there two weeks, was ordered with "B" company, of the same battalion, to Owenton, Kentucky, where the company remained on duty six weeks. After peace and order had been restored it was ordered back to Louisville.

After this company had been stationed at Lancaster about one week, the members received their first uniforms from the State, the men little dreaming that the price of each uniform would be deducted from the meager pay they were receiving from the State. Many of the members of the company, being married men, could ill afford this luxurious expense for the privilege of serving their State, regardless of the numerous other sacrifices they had already made, such as the loss of lucrative situations, &c. The uniforms thus furnished were of such inferior quality that it was but a short time before the company looked as though they might have worn the same uniforms through the late unpleasantness of some ten years ago without a change. After being ordered home from these campaigns there has been several new companies organized, and received new uniforms from the State; and those of the old companies which were of most service, or were ready at the call of the Governor, have been left to wear the same tattered uniforms.

Detachments from this company also took part in the Todd and Breathitt county troubles, and did credit to themselves, as the commandants of the detachments can testify.

I will add, in conclusion of this report, that the submission of the members of this company to the rigid discipline indispensable to effi-

ciency of the soldier, challenged the admiration of veterans; and the gentlemanly bearing of its various officers and members whilst in discharge of the responsible duties devolving upon them, elicited the praises of all law-abiding citizens of the Commonwealth of Kentucky.

Very respectfully,

Your obedient servant,

J. W. RECCIUS, *Captain commanding.*

REPORT OF CAPTAIN A. M. HATHAWAY.

OWENSBORO, KENTUCKY, November 30, 1875.

J. M. WRIGHT, *Adjutant General:*

SIR: I have to report that as Captain Company F, State Guard, I have on hand in number one order, 60 stands of arms; 60 sets equipment for same; 500 rounds cartridges; numerical strength of company as per muster-roll, forty-three. But owing to the hard times, my men have become scattered, but can at a minute's warning raise twenty-five effective well drilled.

Very respectfully,

A. M. HATHAWAY, *Commanding.*

REPORT OF CAPTAIN THEODORE TRAUERNICHT.

LOUISVILLE, KENTUCKY, December 10, 1875.

GENERAL J. M. WRIGHT, *Adjutant General of Kentucky:*

GENERAL: In compliance with instructions from your office, I have the honor to make the following report of Company A (German Fusiliers), K. S. G.

On the 24th of August, 1873, a number of citizens assembled in Louisville for the purpose of organizing a military company. Officers *pro tem.* were elected, and the company, a short time afterwards, mustered into the Kentucky National Legion. On the 1st day of December, the same year (the day on which the new Militia law took effect), the company was disbanded by order from the Adjutant General's Office at Frankfort. It soon, however, reorganized as a company of the State Guard, and was mustered in by Col. Ed. Graumann, of the Governor's staff, on the 2d day of February, 1874, with the following officers: Captain, Theo. Trauernicht; First Lieutenant, Wm. C. Kaiser; Second Lieutenant, Conrad F. Kaiser. After having been armed with the Springfield improved breech-loading muskets, the company paraded, for the first time, May 30, 1874, and was inspected by his Honor, Mayor Charles D. Jacob, of this city. Another parade was held on the 4th day of July. An election for

Lieutenant Colonel having been ordered by the Adjutant General, the company voted, on the 12th day of July, unanimously, first for their Captain, and the second time, at the request of Captain Trauernicht, for Captain Wm. L. Clarke, of Company "D" (Hewitt Grays), who was duly elected, and assumed command of the battalion.

Second Lieutenant Conrad F. Kaiser having resigned, and his resignation being accepted by the proper authorities, a new election to fill the vacancy was held on the 11th day of August, 1874, and First Sergeant Henry Graff duly elected to fill said vacancy. He was in due time commissioned by His Excellency, Gov. P. H. Leslie.

At three o'clock, P. M., August 22d, I received orders from the battalion commander to have my company ready for active service at once; and at 6 o'clock, fifty men of my company were in line, fully uniformed and equipped. About 8 o'clock company "A" left the city with the other companies of the battalion on a train of the L. & N. R. R., and arrived at Lancaster, in Garrard county, about 5 o'clock, A. M., August 23d. Col. Clarke ordered me, after having left the train about a mile from town, to take forty men from the four companies, deploy them as skirmishers, and advance upon Lancaster steadily but cautiously, while he followed with the battalion. In reaching the outskirts of town and noticing no resistance whatever to our advance, I rallied my men and advanced in double time, taking position on the public square to await the arrival of Col. Clarke. My company was soon quartered as comfortably as possible under the circumstances in the Garrard county court-house. About the 27th of August Col. Clarke was ordered to proceed to Owen county; he took with him Company "B" and part of Company "C," and left me in command at Lancaster with Companies "A" and "D" and the greater part of Company "C." The latter, however, soon followed the Colonel to Owen county. On the 8th of September, Company "D" was ordered to report at Louisville, and on the 10th, agreeable to orders of his Excellency the Governor, Company "A" also arrived at this city.

I may be permitted to state here, that during the whole time of our stay at Lancaster the officers and men of Company "E," 16th United States Infantry, stationed at that place, showed us every courtesy in their power, and assisted us materially to make our men comfortable, for which my thanks are due them.

On the 15th of September my company formed part of the escort at the State Funeral at Frankfort, and remained under orders until October 3d, while a detachment of twenty men had gone to Jackson, Breathitt county. On the 24th day of October this detachment returned.

There being no place to keep the arms, nor sufficient room during the cold weather to drill in, the company did not assemble again until Janu-

ary 8th, 1875, when Companies "A" and "B" paraded in commemoration of the battle of New Orleans. On the 16th of March, about 9 P. M., a dispatch from His Excellency, Gov. P. H. Leslie, ordered me to have forty-three men ready for active service at the Junction depot of the Short Line Railroad. I reported with the men accordingly, but owing to a misunderstanding, I received orders to go on the train only after the same had left for some time. On the evening of March 17th my command left the city, and arrived at Allensville about four o'clock, A. M., next day; and after distributing ammunition and blankets, left for Elkton, the county seat of Todd county, where I reported to the county judge for orders. The command remained at Elkton, without having any active service to perform, and returned to Louisville on the 6th day of April.

On the 3d of May the company paraded in honor of the centennial anniversary of the German Fusileers of Charleston, South Carolina, and again on the 30th of May, 24th of August, and the 2d of September. On the 6th day of December his Honor, Mayor Jacob, by written order, called upon the company to protect lives and property during the municipal election. The company responded in conformity with the State Guard Law, and remained in active service until December 8th.

In closing my report, I wish to state, that several important changes should be made in the present State Guard Law, and hope I may be permitted to lay my suggestions before the Military Committee of the next General Assembly through the Adjutant General's office. Especially do I recommend the re-uniforming of those men who have ruined their uniforms in the service of the State, and for which no equivalent has been so far granted.

I have the honor to be,

General, very respectfully,

Your obedient servant,

THEO. TRAUENICHT,

Captain K. S. G. commanding Company "A."

REPORT OF CAPTAIN FRANK WOOD.

HEADQUARTERS COVINGTON LIGHT GUARD. }
COVINGTON, KY., December 1, 1876. }

GENERAL J. M. WRIGHT, *Adjutant General of Kentucky:*

SIR: Having received orders from the Adjutant General of the State of Kentucky to give a brief outline of the history of the Covington Light Guard to be forwarded to the Governor of Kentucky, we give it briefly as follows. The "father" of the idea is Mr. James T. McGill, of Covington. The first idea was to have it (the company) called the Coving

ton Grays. Under this name it was organized, and lived through a hard fought but feeble childhood.

The first lists of names (three of them) were gotten up by Mr. McGill, one given to Mr. A. J. Bradford, one to L. D. Carpenter, and one kept by Mr. McGill himself. The first name on our lists is that of Mr. G. Swift Light. It then passed out of the "first hands," as it were, and was taken up by other young men of the town, among whom were Messrs C. P. Morse, J. S. Thomas, and J. K. Linn, afterwards President, Vice President, and Secretary, respectively. The first lists were dated June 15th, 1875. Our *first* meeting was held at Niagra Hall, on Greenup street, which was kindly tendered us by Chief Hartley, of our Fire Department, on June 30th, 1875, when Mr. O. J. Wiggins was called to the chair, and Mr. C. P. Morse, Secretary *pro tem*. Meeting was called to order, and balloting for officers commenced at once. Mr. Chas. P. Morse was elected President, J. S. Thomas Vice President, and Joe. K. Linn Secretary. Mr. Wiggins suddenly lost all interest in the company, and got position of "City Editor" of the "Ticket." Our next meeting was held at the same place ("Niagara Hall") July 13th, at which Major S. K. Hayes was present and offered some very valuable suggestions; and from that time on till we were fully organized he kindly assisted us in our fight for existence. And we can say just here, not to go over "old ground" again, that the officers of the company, both civil and military, deserve no small amount of credit for the manner in which they exerted themselves to make a success of it, and make the company what it should be. Our next meeting was held in the old United State Court Room, Corner Lower Market and Scott streets, July 20th. A committee was appointed to confer with Judge T. Jeff. Phelps, to obtain his sanction to our forming a company. The committee was Messrs. E. L. Pardee, Frank Wood, and Wm. R. Thomas. There being present Judge W. W. Cleary, Mr. Henry Bostwick and others, the chairman requested the gentlemen to make some remarks. Judge Cleary, Colonel C. P. Wilcox, and Mr. Bostwick made some very apt remarks, and Mr. Bostwick kindly gave us the use of the Hall, for which he will never be forgotten by the "Covington Light Guard." Judge Phelps' permission being obtained on the 25th or 26th of July, it was forwarded on the 27th, and the committee reported the same that evening; the committee was then discharged. A nominating committee was then appointed, to nominate a Captain, First, Second, and Third Lieutenants, consisting of J. S. Thomas, Chairman, C. P. Morse, G. D. Cox, D. L. Carpenter, and Joe. L. Linn. At this meeting our list of "charter members" closed—having enough for our purpose at the time—all others wishing to become members to be balloted upon before being admitted. The question of a name for our company having come up, as

a great number of the members did not like the name of Covington Grays, a committee was appointed to select one of the many names suggested. They decided upon the name of "Covington Light Guard." During the time the committee were deliberating, Major R. A. Athey, an elegant gentleman and finished scholar, entertained the company by a very interesting discourse on military organizations in general. At our meeting of August 3d no business was done at all, only an address by Major S. K. Hayes, and a few remarks by a Mr. Marshall. And now comes a name before our organization well known to the people of Kentucky, as well as elsewhere—Major A. L. Symmes, a thorough soldier and polished gentleman. His name was brought before us as a candidate for Captain, and was hailed with acclamations of joy. At our meeting of August 6th the nominating committee reported as follows: for Captain, Major S. K. Hayes; First Lieutenant, Mr. Frank Wood, a thorough gentleman and soldier; Second Lieutenant, William R. Thomas, a young gentleman in every way suited to the place; Third Lieutenant, Walter Cleary, son of Judge W. W. Cleary. After this report, Mr. Hemingway offered an independent ticket, made up as follows: Captain, Major A. L. Symmes; First Lieutenant, Frank Wood; Second Lieutenant, William R. Thomas (as spoken of before); Third Lieutenant, Mr. E. L. Pardee, an old soldier, but a young man, who served through the late war, and was honorably discharged when the "little unpleasantness" was over. Meeting then adjourned to meet August 10th, at the appointed time.

August 10 we met, but no business was transacted, except to nominate candidates for Secretary and Treasurer, which were E. L. Pardee for Secretary, and D. L. Carpenter for Treasurer. We also admitted some new members. August 11th.—special meeting—the all-important business of electing officers was gone through with. The commissioners being Messrs. Judge T. Jeff. Phelps, Frank P. Helm, and Colonel Williams; the candidates being Major S. K. Hayes, regular, and Major A. L. Symmes, (as spoken of before), independent. Major Symmes being elected, we next proceeded to elect our Lieutenants; the names of Messrs. Frank Wood, and William R. Thomas, as First and Second Lieutenants being on both the regular and independent tickets. The Chairman (Mr. Morse) cast the vote for both. Mr. Cleary was elected over Mr. Pardee as Third Lieutenant. Mr. Pardee was elected Secretary and Mr. Carpenter Treasurer; both afterwards resigned, their places being filled by Messrs. Dr. J. B. Steves for Treasurer and C. A. Skinner as Secretary. The meeting then adjourned to meet on the 17th and be mustered into service. August 17th the meeting was called to order by Captain Symmes, and Judge T. Jeff. Phelps then mustered us into service with forty-six (46) names on the "muster-roll." Judge Phelps then made a few apt remarks in his usual

elegant and finished manner. Captain Symmes appointed four (4) "squad drill" evenings for the week—Wednesday, Thursday, Friday, and Saturday—which were attended very well, all the members being present except those who had to work late in the evenings, and were well instructed by their efficient officers. The drills and business meeting then continued to run on regularly and smoothly until the 9th of November, when much to the sorrow of the company Captain Symmes sent in his resignation to take effect at once—or as soon as possible. It was sorrowfully accepted and as no election day has yet been appointed the place is now vacant; but we all look forward to the time when our First Lieutenant will step into his place and take command of the company.

Very respectfully,

FRANK WOOD,

First Lieutenant commanding Company.

REPORTS FROM MILITARY SCHOOLS.

MILITARY SCHOOLS.

On application to the Quarter-Master General of the State, I was furnished with the following return of arms issued by the State to Military Schools in Kentucky:

Number of guns.	To whom issued.	Location.
50	Col. George Edgar -----	Paris.
75	Col. J. Warren Grigsby -----	Danville.
200	Col. J. B. Bowman -----	Lexington.
40	Col. R. T. Allen -----	Franklin county.
50	Linn Boyd -----	Murray.
60	Ed. Porter Thompson -----	Harrisburg.
85	J. G. Wilson -----	Bowling Green.
60	M. M. Coghlan -----	Bardstown.
50	J. O. Ferrell -----	Hopkinsville.

The following circular letter, which I addressed to each of the gentlemen named in the above list, will sufficiently explain my purpose in communicating with them:

OFFICE OF ADJUTANT GENERAL,
FRANKFORT, KY., Nov. 6, 1875. }

SIR: I desire in my annual report to make an exhibit of the facilities offered in this State for military instruction, and for that purpose I propose to refer to all the schools to which State arms have been issued. I would be glad to receive from you a statement, in the shape of a report, of your cadet organization, showing strength, equipment, drill, and general course of military instruction, with some expression of opinion from you in regard to the interest which the cadets take in their military exercises, and the advantages of such training in connection with collegiate education. * * * * *

Very respectfully, your obedient servant.

J. M. WRIGHT, *Adjutant General.*

In response to this request I received the following reports: The expressions of opinion therein contained are from teachers of long and varied experience, and coming from so many different sources are deserving of careful consideration:

REPORT FROM KENTUCKY UNIVERSITY

KENTUCKY UNIVERSITY, REGENT'S OFFICE,
ASHLAND, NEAR LEXINGTON, KY., }
December 2, 1875. }

HON. J. M. WRIGHT, *Adjutant General*:

MY DEAR SIR: Your communication in regard to the military department of the A. & M. College of Kentucky came to hand during my absence from home, and was referred to the Commandant of the cadets. I herewith inclose you a report from him, embodying the material facts which you desire. I also inclose you a copy of the cadet regulations. In addition I would state, that while the military feature of the college is a valuable auxiliary to the discipline of the institution, and is popular with many patrons and students, I am satisfied a majority are opposed to it, and that the roll of matriculation has been diminished by the compulsory requirements of the drill, &c.

Very respectfully,

Your obedient servant,

J. B. BOWMAN,

Regent Kentucky University.

HEADQUARTERS CORPS OF CADETS,
A. & M. COLLEGE, KENTUCKY UNIVERSITY, }
LEXINGTON, KY., Nov. 30, 1875. }

Adjutant General State of Kentucky:

GENERAL: In answer to your communication, I have the honor to report that the corps is organized into a battalion consisting of two or more companies, according to the number of cadets in the college, and officered as follows: one cadet Major; one Adjutant; and for each company, one Captain, one or two Lieutenants, according to strength, one First Sergeant, one Duty Sergeant, and two Corporals. Non-commissioned staff consists of one Sergeant-Major, one Color-Sergeant, and one Drum-Major. The Band has one Leader and a Sergeant.

Instruction consists of infantry drill; battalion, company, skirmish, and bayonet exercise. Artillery, gun drill. Instruction for officers in out-post duty, making reconnoissance, and the habit of making correct report of what they see. Lectures on Ordnance and Gunnery, and the organization and subsisting an army. I have endeavored to assimilate my discipline to that of the military academy as near as the organization of the college will permit. The officers are appointed by the Commandant, by authority of the Faculty, for one year. My endeavor has been to inculcate habits of order and system, and civility, etiquette, and honor among the cadets, and have succeeded in establishing some *esprit de corps*. I

would respectfully recommend that the corps of cadets be recognized as bearing a certain fixed relation to the State Guard. Also, that at the next session of Congress efforts be made to have wall-tents included in articles which the Government is authorized to issue to certain colleges. And furthermore, that a small appropriation be obtained for the purpose of having constructed by the ordnance department models of gun-carriages, &c.; also, cut-shells, fuzes, and other articles for a military museum to be attached to each of the twenty colleges. Thus young men would become familiar with the implements of war and the manner of using them.

Very respectfully, your obedient servant,

G. N. WHISTLER,
1st Lt. 5th Art'y, Col. & A. D. C.

REPORT FROM ST. JOSEPH'S COLLEGE.

ST. JOSEPH'S COLLEGE, }
BARDSTOWN, KY., Nov. 15, 1875. }

MAJOR J. M. WRIGHT, *Adjutant General of Kentucky*:

SIR: I have the honor to submit the following report in regard to the cadet organization of St. Joseph's College. The company known as the Guards of the Blessed Sacrament was organized in September, 1874. The strength is as follows:

Commission.....	3
File.....	3
Rank.....	35
<hr/>	
Total.....	41

The organization is entirely voluntary. An election for officers is held every five months. Drill, good; discipline, good; equipment, complete. I think they would render effective service as troops. The members seem to take a lively interest in the organization. The company is drilled twice each week by J. J. McGinley, Captain commanding. In my opinion a cadet organization has a good effect upon the minds and habits of students, and is of advantage in connection with a course of collegiate instruction.

I respectfully submit that the arms—Austrian rifles—were said to be in good order; but that, on opening the boxes, many were found in very bad condition, with locks broken and other damages.

I have the honor, sir, to be,

Very respectfully,

Your obedient servant,
REV. M. M. COGHLAN, *President*.

REPORT FROM EDGAR INSTITUTE.

EDGAR INSTITUTE, PARIS, KY.,

November 12, 1875. }

ADJUTANT GENERAL J. M. WRIGHT:

SIR: Your communication of the 6th instant is before me. I send herewith a copy of my announcement setting forth the aims of the school, to which I invite your attention. This is brief, but will suffice to show that I propose to go forward as rapidly as public sentiment and the means at my disposal will allow. The articles of incorporation were signed about August 1; a board of trustees chosen, and the school advertised.

* * * * *

My military organization is not complete; indeed, I have not organized at all, but drill the students daily in the squad drill. They will commence the use of Austrian rifles, recently received from the Quarter-Master General, in a few days; and I expect to organize the company within the next three or four weeks. The military drill is not optional, yet the cadets show great interest in the exercise, and rather hurry me up in that department. I think it will not be long before I shall have an efficient company, though it will not be large this session. I can already see the good effects of the military system on the discipline of the school. The students are more prompt, obedient, neat, and carry themselves better than when they first entered.

I have had a long experience in schools of all kinds, chiefly in colleges and military institutes; and I am decidedly of the opinion that the military system is the best for boys who have not been fitted in body, mind, and by the formation of good habits, to enter a university. In short, the *education proper* should take place in a military school, the technical and professional training at a university.

I earnestly hope that your investigation of the progress made in Kentucky, in the direction of military training, may result in good to our State; and I will be glad to supplement this brief expression of my opinion, whenever I may thereby contribute anything to the welfare of our youth and the efficiency of the educational system of the State. In conclusion, allow me to express the hope that His Excellency Governor McCreary may give early attention to the educational wants of the Commonwealth, and that, through his recommendation, our next Legislature may establish a State agricultural and normal school under military government and discipline, which will command the patronage and meet the wants of a large class of our people, as well as supply competent teachers for the common schools.

I am, very respectfully,

GEORGE M. EDGAR.

REPORT FROM KENTUCKY MILITARY INSTITUTE.

KENTUCKY MILITARY INSTITUTE, Nov. 25, 1875.

J. M. WRIGHT, *Adjutant General*:

SIR: I beg leave to report the following in relation to the organization, strength, equipment, discipline, drill, and general course of military instruction in the Kentucky Military Institute. The Institute was chartered in 1846, and placed under the direction of a superintendent and academic staff and cadet officers—all commissioned by the Governor of the Commonwealth, who is *ex-officio* inspector of the Institute. The organization contemplates the full accommodation and adequate instruction of the maximum of one hundred and seventy-five cadets. The cadets are organized into three companies, constituting one battalion. The military equipment is thorough and complete; needle guns and accoutrements being furnished by the State. The cadets are drilled every day one hour and a half when the weather permits, and subjected to repeated daily inspections. Dress parade occurs daily. The military instruction embraces everything necessary to furnish the mind with a full knowledge of the principles of the science of war—requiring proficiency in the tactics of the army of the United States and an acquaintance with military engineering. The discipline is rigorous but kind, and an obedience is sought to be attained from the consciousness of right, and not from fear of punishment. The advantages of military organization in connection with collegiate education are marked and positive. The system persevered in, as in the institute, with inflexible firmness, results in habits of order, personal neatness, self-respect, attention to instruction, and, what is not least, lays the sure foundation for an honest and honorable manhood. It is believed that no other plan of education yet devised succeeds so admirably in concentrating the aimless energies of youth on the working out of definite purposes, in subduing the refractory, in polishing the asperities of rugged character, in divesting the young mind of frivolous aims, in encouraging the timid, and in fitting the student for the life of the gentleman, scholar, soldier, or man of business, made sturdy and grave for the serious realities of life. The cadets themselves are sensible of the advantages afforded by this system, and respond to its requirements with alacrity and ardor.

I have the honor to be,

Very respectfully,

Your obedient servant,

ROBERT D. ALLEN,

Colonel and Superintendent.

REPORT FROM DANVILLE CLASSICAL AND MILITARY ACADEMY.

DANVILLE, KY., Dec. 5, 1875.

GENERAL J. M. WRIGHT, *Adjutant General*:

GENERAL: I inclose herewith the report of Captain J. L. Ford, Commandant of cadets of the Danville Classical and Military Academy, which covers the points of inquiry contained in your circular letter, and which I hope will prove satisfactory.

Respectfully, your obedient servant,

J. WARREN GRIGSBY,

Pres't Board of Trustees.

DANVILLE, KY., Dec. 1, 1875.COL. J. WARREN GRIGSBY, *President Board of Trustees*:

SIR: In accordance with your instructions I have the honor to submit to you the following as a report of the military organization, instruction, and discipline of the corps of cadets connected with the D. C. & M. Academy, together with an expression of opinion as to the interest manifested by the cadets in the military feature of the school, and the advantages resulting from it.

The corps is organized into a battalion of two companies, designated "A" and "B," and is officered by cadet officers. The aggregate present of "A" company is 41, and that of "B" 40, making the total aggregate of the battalion, including staff, 85.

The instruction consists mainly of four drills per week, at which the cadet becomes familiar with the school of the soldier, company and battalion, together with the French bayonet exercise. The discipline is rigid as practical, when most of the cadets reside out of the academy buildings. They are required to be present at morning roll-call and at their respective desks during study hours, except when at class or class formation. The boarding pupils are not allowed to be away from the building at night, and have to be present two hours, in study hall, when they are under the control of one of the instructors of the institution. The hour of drill is at eleven A. M., at which all cadets are required to be in attendance, unless excused by the Commandant. A weekly inspection of the arms is made, and a failure on the part of any cadet to have his gun in proper condition subjects him to immediate punishment. And I will say, in this connection, that the guns are kept in the armory, and only issued to cadets when on duty or for the purpose of cleaning.

The interest shown by the cadets in the military feature is very manifest, and is evinced by the facility with which they learn. With few exceptions, all seem possessed with a desire to attain perfection; and this

desire, I think, is very much stimulated by our public drills. As to the advantages of the military feature, our experience will enable me to speak authoritatively. Prominent among these, and the most important, is the out-of-door exercise which it necessitates. It is a safeguard against dyspepsia and kindred diseases, which are so common among students, and which render the mind sluggish and inactive. It inculcates a spirit of obedience, and cultivates an appreciation of the importance of accuracy, regularity, precision, and attention—most useful lessons to the student, and indispensable for a well-disciplined and thoroughly organized institution.

Very respectfully,

JAMES C. FORD, *Comd't Corps.*

REPORT FROM THE HOPKINSVILLE INSTITUTION.

HOPKINSVILLE, KY., Nov. 21, 1875.

GENERAL J. M. WRIGHT, *Adjutant General:*

SIR: * * * * *

Our school numbers upward of sixty boys and young men, about fifty of whom have been organized into a military company, and the usual non-commissioned officers appointed. They are neatly uniformed in West Point cadet cloth. * * * * *

For several months, having no arms, we exercised the boys in gymnastics, and in the squad and company movements once daily, excepting winter months, incorporating as much of military discipline as was feasible in a non-resident school. * * * * *

By the kindness of General Fayette Hewitt, Quarter-Master General of the State, we have been furnished with fifty Springfield rifles and the necessary accoutrements, and whilst we very much desire the cadet guns, these do us good service. Since the arms were received, the exercises have been mainly in the manual, with some company movements, with a view to a thorough drill in all the movements as found in Upton's Revised Tactics. The military exercise is subordinate to, and not allowed to interfere with, literary. Our drills occur at four o'clock P. M. Our cadets are very much interested in this department, and already there is a manifest improvement in their physical development, general bearing, and habits of neatness and order.

We regret to be compelled to suspend to a great extent this exercise during the winter months. * * * * *

Very respectfully,

Your obedient servant,

J. O. FERRELL.

REPORT FROM OWEN COLLEGE.

HARRISBURG, OWEN COUNTY, KY., Nov. 15, 1875.

GENERAL J. M. WRIGHT, *Adjutant General*:

SIR: In response to your circular of the 6th inst., I have the honor to report:

That the military organization connected with this institution, and known as the "Owen College Cadets," now numbers, rank and file, sixty-one. That the company is armed with the American needle-gun—cadet pattern—and furnished with cartridge-boxes, belts, bayonets and scabbards, only; no canteens, haversacks, nor knapsacks having as yet been issued. That these cadets are in a good state of discipline, considering the short time in which the organization has consisted of the present members. A half hour each day, for five days during the week, when the state of the weather will admit, is devoted to instruction and drill. That the course of instruction comprises, substantially, Upton's "School of the Soldier," "School of the Company," and "Skirmishing." That there is a very manifest interest taken by these cadets in their exercises and their arms. One of the best indications of this is, that the rifles which they use are, for the most part, in excellent condition, and are in no way either neglected or abused.

In accordance with your request, that I "express some opinion as to the advantages of such training in connection with collegiate education," I would respectfully submit that I conceive it to be of very great importance. In the training of boys, I consider that one of the most vital effects to be aimed at by the teacher is to inspire a feeling of independence, a sense of personal responsibility, pride of character, and worthy ambition—in short, of true manliness; and whatever tends directly or indirectly to this, must be regarded with favor by the man who knows the difference between a wide-awake, self-reliant, and inquiring mind, and one simply furnished at second hand with some of the formulas of the schools.

That military training, conducted primarily under the auspices of the State, and immediately under the superintendence of men who have some little soldierly enthusiasm as well as the technical knowledge of the drill-master, is a potent means to this end, will be readily admitted by all who have given the subject any really thoughtful consideration. The military drill is a manly exercise, and it inspires and encourages manly feelings, which the skillful instructor can work upon to advantage. It tends directly to insure a manly bearing. In schools, it contributes to good order by furnishing a legitimate means of disposing of the superabundant vitality that must manifest itself in one form or another. It gives the future citizen a skill in the use of arms and a familiarity with military

evolutions which are not to be despised by a people who must always depend for defense chiefly upon volunteer armies.

In conclusion, I beg leave to suggest that the State has it in her power very largely to increase the interest which young men and boys take in military organizations, by dealing with them as liberally as possible in the way of providing all the means necessary to full equipment, and for the use of arms; and by publicly recognizing the schools with which they are connected as being in some sense under her patronage and encouragement.

I am, General,

Your obedient servant,

ED. PORTER THOMPSON.

Legislative Document No. 18.

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF KENTUCKY,

FOR THE YEAR ENDING DECEMBER 31ST, 1875.

FRANKFORT, KY.:
PRINTED AT THE KENTUCKY YEOMAN OFFICE.
JAMES A. HODGES, PUBLIC PRINTER.
1876.

STATE OF KENTUCKY,
OFFICE OF AUDITOR OF PUBLIC ACCOUNTS,
FRANKFORT, May 12, 1876. }

To the Honorable General Assembly:

I have the honor to lay before you the regular annual report of B. Leslie, Esq., Insurance Commissioner, and respectfully commend it to your careful attention and consideration.

With great respect,

Your obedient servant,

D. HOWARD SMITH, *Auditor.*

SIXTH ANNUAL REPORT.

INSURANCE BUREAU OF KENTUCKY,
FRANKFORT, May 11th, 1876. }

HON. D. HOWARD SMITH, *Auditor*:

In accordance with the provisions of an act of the General Assembly, approved March 10th, 1870, I have the honor herewith to present the sixth annual report of the Insurance Bureau of Kentucky. This report contains abstracts of annual statements of all Companies reporting to this office on the 31st day of December, 1875, and also tables compiled from these abstracts, classified and arranged under appropriate heads.

KENTUCKY FIRE AND FIRE AND INLAND COMPANIES.

At the close of the year 1875, there were eleven regularly organized Companies of this class doing business in the State, whose admitted assets amounted in the aggregate to \$1,888,969 00, being a decrease of \$667 53, as compared with the report of the preceding year; liabilities, except paid-up capital and net surplus, \$325,332 96, a decrease of \$18,441 92, as compared with the report of the preceding year; paid up capital \$1,358,500 00, being \$25,500 00 less than reported for previous year; net surplus \$205,136 04, a gain of \$43,274 39, as compared with previous year; income during the year, \$525,544 01, and expenditures \$536,435 55, being a decrease in income of \$66,084 58, and an increase of \$6,069 09 in expenditures; risks written during the year, \$39,007,718 00, the premium receipts on which amounted to \$405,159 84; losses paid, \$272,694 15, being a decrease in risks written of \$8,417,545 00, in premium receipts of \$70,408 21, and an increase in losses paid of \$27,957 30.

In addition to the above are three mutual Companies located in Louisville, whose condition and business done during the past year are exhibited in the abstracts herewith published.

An examination of the Clay Fire and Marine Insurance Company, of Newport, was made from this office on the 25th of last month, which resulted in showing that the admitted assets of the Company amounted to \$267,897 62; liabilities, including paid-up capital, \$292,066 15; and assets not admitted, \$31,196 55. This Company did, for a number of months, a general agency business, and the unadmitted assets are composed largely of unsettled accounts of general agents, which the officers of the Company consider good, but which, having been outstanding for a year past, are carried inside. The Directors have recently made some changes in the conduct of business, which, it is believed, will be very favorable to the future prosperity of the Company.

FIRE AND FIRE-MARINE COMPANIES OF OTHER STATES. .

At the beginning of the year 1875, there were seventy-three Companies of this class doing business in Kentucky. During the year nine Companies were admitted and five withdrew, or were required to cease doing business, leaving at the close of the year seventy-seven Companies authorized to do business in this State.

These Companies possessed admitted assets amounting to \$78,585,-360 76; liabilities, except paid-up capital and net surplus, \$28,525,659 05; paid-up capital, \$32,326,970 50; net surplus, \$17,732,731 21; income amounted to \$43,831,434 89; expenditures, \$38,640,083 59; risks written during the year, \$3,794,512,590 00, on which the premiums received amounted to \$39,711,537 75; losses paid, \$21,234,600 73.

U. S. BRANCH OF FIRE AND FIRE-MARINE COMPANIES OF FOREIGN COUNTRIES.

On the first day of January, 1875, there were thirteen Companies of this class doing business in the State, and one—the Royal Canadian—was admitted during the year. These Companies have each deposited in the State of New York, for the benefit of all policy-holders in the United States, as per certificate of the Insurance Department of that State on file in this office, \$200,000.

On the 31st day of December, 1875, these Companies possessed admitted assets amounting to \$15,462,165 14. Their liabilities as to policy-holders amounted to \$7,229,384 57, and surplus as to policy-holders, \$8,232,780 57. Their income during the year amounted to

\$10,993,949 79, expenditures \$7,731,009 35, and risks written during the year \$1,120,008,794 00, on which the premium receipts amounted to \$10,569,379 93; losses paid \$4,501,322 73.

RECAPITULATION.

On the 31st day of December, 1875, there were one hundred and two Fire and Fire-Marine Companies authorized to transact business in Kentucky, the admitted assets of which amounted to \$95,936,494 90; liabilities, except paid-up capital and net surplus, \$36,080,376 58; paid-up capital, \$33,685,470 50; net surplus, \$17,937,867 25. The income of these Companies during the year was \$55,350,928 69, and expenditures \$46,907,528 49. The risks written during the year amounted to \$4,953,529,103 00, on which the premium receipts were \$50,686,077 52; losses paid, \$26,008,617 61.

ACCIDENT COMPANIES.

There were three Companies of this class doing business in this State at the close of the year 1875, whose admitted assets amounted to \$1,868,564 23; liabilities, except paid-up capital and net surplus, \$345,903 16; income during the year, \$987,193 00; expenditures, \$899,333 68; premiums received, \$808,127 65, and losses paid, \$214,198 40.

BUSINESS IN KENTUCKY DURING THE YEAR.

The paid-up capital of the Fire and Fire-Marine Companies authorized to transact the business of Insurance in this State at the close of the year 1875 amounted to \$33,685,470 50, being an increase of \$2,624,760 50 as compared with previous year; risks written during the year amounted to \$93,071,941 00, of which \$24,009,938 00 were written by Kentucky Companies, and \$69,062,003 00 by Companies of other States and foreign countries. The premium receipts were \$1,224,538 35, of which \$229,081 13 were received by Kentucky Companies, and \$995,457 22 by Companies of other States and foreign countries. The losses paid during the year amounted to \$442,674 41, Kentucky Companies paying \$76,983 65, and Companies of other States and foreign countries \$365,690 76.

It is deemed suitable and proper in this connection to give a statement of the risks written, premium receipts, and losses paid in this State, by the three classes of Fire and Fire-Marine Companies reporting to this office, for the past six years:

COMPANIES.	Years.	Risks written.	Premiums rec'd.	Losses paid.
Kentucky	1870	\$30,350,774	\$347,450 09	\$135,080 70
	1871	29,748,313	486,374 96	126,410 16
	1872	31,010,561	308,643 66	77,067 29
	1873	24,527,119	261,208 42	81,560 13
	1874	25,186,704	244,218 37	68,884 35
	1875	24,009,938	229,081 13	76,983 65
Total . . . . .	...	...	\$1,876,976 63	\$565,986 28
Of other States.	1870	...	\$421,980 06	\$315,004 63
	1871	\$49,691,089	601,907 54	368,738 79
	1872	47,865,131	622,026 80	318,316 84
	1873	50,360,678	666,260 47	320,994 86
	1874	53,586,486	769,847 36	268,529 55
	1875	51,603,055	734,400 00	308,614 96
Total . . . . .	...	...	\$3,816,422 23	\$1,900,199 63
U. S. Branch foreign companies,	1870	...	\$88,130 26	\$31,078 65
	1871	\$15,102,471	184,015 07	64,469 63
	1872	19,279,868	262,140 88	102,185 83
	1873	18,822,643	264,289 46	125,495 43
	1874	18,013,296	261,303 78	74,631 28
	1875	17,458,948	261,057 22	57,075 80
Total . . . . .	...	...	\$1,320,936 67	\$454,936 62

RECAPITULATION.

Kentucky companies . . . . .	..	...	\$1,876,976 63	\$565,986 28
Companies of other States . . . . .	..	...	3,816,422 23	1,900,199 63
U. S. Branch foreign companies. . . . .	..	...	1,320,936 67	454,936 62
Total . . . . .	...	...	\$7,014,335 53	\$2,921,122 53

From the above table it will be seen that this State has been quite a profitable field for Insurance Companies, during the period embraced therein. It will also be seen that the Companies organized under the laws of Kentucky do a very small per cent. of the business of Insurance transacted in this State from year to year. The conduct and management of Companies of this class in Kentucky seem thus far, for the most part, to have been more with the view to *present* gain than to the establishment of these institutions on a basis, the strength and solidity of which would commend them to the insuring public wherever they might seek to do business. There is a well-established principle in fire underwriting, that the strength of the most prosperous and commanding Companies is largely due to a wise selection of scattered lines, and experience would seem to indicate to a discreet directory an observance

of this policy. That companies may pursue such a course, they should be under liberal as well as properly guarded laws regulating investments. The nature of their business is such that the work of the fire fiend for a few hours may necessitate the conversion of a larger part, if not all, of their assets into cash. That this may be done readily and without loss, investments should be made mainly in that class of assets most easily disposed of on short notice. Our laws are, it is clear, sadly deficient in this respect, as they permit Companies organized in this State to invest only in certain classes of bonds and in mortgage loans. These latter, while safe and profitable in some branches of business, are unquestionably dangerous when too largely composing the assets of a Fire Insurance Company. The facility of realizing at short notice upon them is uncertain, and ready change oftentimes entails loss.

It seems that a law allowing only a certain per cent. of a Company's investments to be placed in bond and mortgage loans, and giving it the right to hold certificates of stock in any dividend-paying institution, as well as loaning upon the same, would be just and fair. As the law now stands, Companies organized under the laws of other States are admitted into Kentucky with their funds largely invested in just such securities as are denied to Companies of this State.

A wise policy would dictate laws that would tend to foster and encourage these home institutions, as an additional protection would thereby be afforded to the people, and the resources of the State, to that extent, guarded and preserved.

LIFE COMPANIES.

On the 1st day of January, 1875, fifteen Life Insurance Companies were doing business in this State. During the year, one, the St. Louis Life, was admitted; three, the St. Louis Life, Washington Life, and Penn Mutual, withdrew, and the Teutonia ceased to do business. At the close of the year twelve companies were authorized to do business in Kentucky. One of these, the Southern Mutual, of Louisville, is a Kentucky Company, and the others are organized under the laws of other States. Abstracts compiled from their annual statements, showing their condition on the 31st December last, as also tables classified and properly arranged, are given, following the Fire Companies in this report.

The National Insurance Convention, at its meeting in the city of New York last September, adopted what is commonly called the "Michigan Blank." Upon this form the Companies have made their returns for the

past year. While this blank is objectionable in some particulars, still it is preferable to the old form, inasmuch as it seems to be more in conformity with the manner of keeping accounts in the offices of the several Companies; and all the information contained in the old form is to be found, though differently arranged, in the new. The two forms are *inter-convertible* with very little care and study.

The abstracts given of the business of these Companies are in the same form as in former reports, because it is believed to be better in arrangement of the several items and more easily understood.

The Companies as a general thing report in expenditures cash surrender values applied in payment of premiums, and enter into income a corresponding amount as receipts for premiums during the year.

A person insured desiring to discontinue his policy on the original plan, elects a commuted policy in compliance with one of the provisions of the contract. The premium necessary to effect the insurance named in the changed policy is the equitable surrender value of the original policy, which fund is already in the possession of the Company. The commuted policy issued does not increase or decrease the funds of the Company, and is not properly either an expenditure or an income. This practice of reporting such changes has the effect to swell the receipts of a Company, and also the expenditures. While it does not disturb in the least the ratio of expenditures to income, still such an exhibit does not represent the true income or expenditures of Companies, and should not be so represented. It is quite proper that these items should be shown in the statement, but carried inside. They have been retained in the abstracts of this report, because in several cases the separate amounts were not given, and it was deemed unjust and unfair to exclude from some, and retain in others, these items.

THE SOUTHERN MUTUAL LIFE INSURANCE COMPANY

Is the only Company of this class organized under the laws of Kentucky. At the close of the year 1875 the admitted assets of this Company amounted to \$835,905 94; liabilities as to policy-holders, \$697,909 87; surplus as to policy-holders, \$137,996 07; income during the year, \$257,607 25; expenditures, \$182,882 00; risks written during the year, \$644,307 00; premium receipts, \$208,545 61; losses paid, \$52,707 00, and risks in force at the end of the year, \$5,560,310 00.

COMPANIES OF OTHER STATES.

The admitted assets of the Life Companies of this class doing business at the close of the year 1875 were \$281,598,682 83; liabilities

as to policy-holders, \$241,414,943 38; surplus as to policy-holders, \$40,183,737 45; income during the year, \$72,832,100 46; expenditures, \$52,955,409 40; risks written during the year, \$160,046,006 00; premium receipts, \$55,229,999 94; death losses and policy claims paid, \$40,515,843 87; and risks in force at the end of the year, \$1,256,964,703 00.

The above figures include only the receipts and expenditures of Companies now authorized to transact business in Kentucky. A number of Companies not now authorized to do business in this State collect yearly the renewal premiums of business accumulated before their withdrawal, which are not reported to this office.

The following table will show the premium receipts and losses paid by Life Insurance Companies in this State for the years 1872-'3-'4 and '5. The reports for the years 1870-'1 are so meagre that little reliability can be placed in them, and they are therefore omitted:

COMPANIES.	Years.	Premiums received.	Losses paid.
Kentucky.	1872	\$210,530 61	\$72,000 00
	1873	229,511 09	50,100 00
	1874	201,662 95	47,250 00
	1875	176,537 27	56,050 00
Total. . . . .	. . .	\$818,241 92	\$225,400 00
Of other States.	1872	\$1,257,288 84	\$468,002 39
	1873	853,377 30	541,251 60
	1874	887,169 30	370,288 07
	1875	862,013 78	389,083 53
Total. . . . .	. . .	\$3,859,849 22	\$1,768,625 59

RECAPITULATION.

Kentucky companies . . . . .	. . .	\$818,241 92	\$225,400 00
Companies of other States. . . . .	. . .	3,859,849 22	1,768,625 59
Total. . . . .	. . .	\$4,678,091 14	\$1,994,025 59

BUSINESS IN KENTUCKY.

The number of policies issued during the year in Kentucky, by the several Life Insurance Companies, were 1,773, insuring \$4,059,045. The premium receipts during the year were \$1,038,551 05, and death losses paid \$445,133 53. The policies in force at the end of the year were 10,284, insuring \$32,428,367.

CO-OPERATIVE COMPANIES.

Since the organization of this Bureau in 1870 several so-called benevolent Insurance Companies have been chartered by the Legislature, and commenced the business of insurance. Complaint was made to this office, during the latter part of last year, that these organizations were doing an insurance business, without compliance with the general laws, and a request made of the Commissioner to prosecute them.

The charters, papers, rules and regulations of several were referred to the Attorney General for his examination, and on receipt of his opinion that they were doing insurance business, and were amenable to the General Insurance Laws, these Companies were all directed to cease transacting the business of insurance, until such time as they had complied with the law. On the assembling of the Legislature, all these associations applied for exemption from the provisions of the general laws, which was granted. Many more asked for charters, and were favored to the full measure of their asking; until now we have of this class of institutions sixteen regularly chartered and specially exempt from making any deposit with the State Treasurer, or complying, in any respect, with the general laws regulating such business. After granting all the charters asked for, a general law was passed for the benefit of all other co-operative associations which might wish to organize hereafter. The following is the text of said law:

CHAPTER 398.

AN ACT to exempt certain benevolent and charitable associations from the operation of the General Life Insurance Laws of this Commonwealth.

§ 1. *Be it enacted by the General Assembly of the Commonwealth of Kentucky*, That all Masonic Orders, Odd Fellows' Associations, and all Lodges of the Ancient Order of United Workmen, Knights of Honor, and all other associations of persons incorporated for the sole purpose of mutual protection and relief of its members, and for the payment of stipulated sums of money to the families or heirs of deceased members, are hereby declared not to be Life Insurance Companies in the sense and meaning of the General Life Insurance Laws of this State, and they are, and shall forever be, exempt from the provisions of said General Insurance Laws.

§ 2. This act shall be in force from its passage.

Approved March 6, 1876.

In the reports of my distinguished predecessor, the subject of co-operative insurance was discussed, not only with care and attention, but wisely. It has been noticed and thoroughly investigated in all the States where Insurance Departments have existed for any length of time, and has yet to find an advocate in any one conversant with the principles of Life Insurance.

Society has no pecuniary interest of greater magnitude or more precarious character, nor one more imperatively demanding from government the most rigid surveillance, than that involved in insurance transactions. The policies of assurance on life and property of Companies doing business in the United States, reach at this time the enormous sum of about *twelve thousand millions dollars*.

In so vast a sphere of operations, how wide a field is opened, in the absence of proper supervision, for the fraudulent, reckless, and ignorant, to pursue their schemes to the public detriment; under such circumstances, and in view of the fact that few of the people understand upon what principles a legitimate and safe insurance business can be conducted, it is the duty of a wise legislation to provide ample safeguards, both against the wily speculator and the illusions of the people themselves.

It is a natural desire of every man to leave some means of support for his family at his death. This laudable feeling has induced many a poor man, attracted by the lure of low premiums, to invest his hard-earned savings in some insurance enterprise whose policies were as worthless as they were cheap. To protect our people from the crafty and plausible agents of such unsound Companies, who formerly infested and deluded the community, the Insurance Bureau of Kentucky was created. Under its supervision, no Company can commence or continue to do business in the State whose assets are not found, upon strict investigation, to be amply sufficient to meet all its obligations. The legitimate Insurance Companies cheerfully submit to, and defray the cost of, such supervision, inasmuch as it protects them as well as the people from the interference of fraudulent and unsafe Companies. The protection thus beneficently afforded, however, will most likely be disastrously invaded, and to a great extent counteracted, by the latitude given in the act of the Legislature above recited for the organization of Life Insurance Companies, exempting them, as it does, not only from all the pecuniary burdens borne by legitimate Companies, but from amenability to the General Insurance Laws and supervision of any kind.

There can be no objections offered to any body or association of men forming themselves together in certain neighborhoods or communities for the purpose of an *imaginary* mutual relief and protection. Such organizations need no special charter or privilege from the Legislature.

The decisions of the Courts so far have been against interfering with such mutual societies. Any corporation or body of men, however, seeking in name to conduct the business of Life Insurance, should be required to conform their actions to the general laws regulating that

business. Justice to the one class complying with the law should likewise make the same demand of the other class. The views heretofore expressed by the head of this office, as also the very elaborate and intelligent article on this subject from the Insurance Commissioner of Michigan, are fully indorsed and believed to be correct. No organization bearing the name of Life Insurance ought to be chartered by the Legislature with special exemption, and particularly when the charter, an emblem of legislative recognition, is all the capital it has. We wish to be understood as not impugning the motives or honest purposes of any of those connected with these corporations; but we unhesitatingly go upon record against the soundness and solidity, the permanence and stability, of all organizations relating to Life Insurance which rely for the money with which to pay death losses upon assessments of members after the death occurs. The scheme is attractive in that it proposes to exempt the insured from payment of any expense other than for death losses. The insured little thinks of the uncertainty of his chances for the \$1,000 at his death, and that the thing may dissolve after years of assessments paid by him, and leave no remuneration for his liberality in the past.

This feeling on the part of the people to patronize co-operative insurance, rather than that founded on correct and known principles, has doubtless had its origin, to a great degree, in the ignorance of the insuring public as to the principles which underlie the management and workings of the regularly organized Insurance Companies. This false conception of what a Company can legitimately promise to do has, in a great measure, been caused by the misrepresentations of agents eager to accumulate business. Either ignorant or disregarding of all rules which should govern companies in their dealings with the insured, they make the most flattering promises of immense dividends, an early cancellation of all premiums, and a full paid policy for the innocent initiate. Letters are often received at this office from policy-holders, setting forth the promises made by agents when insurance was effected, a compliance with which would bankrupt the strongest and best managed Company in existence. The best method of popularizing Life Insurance is the dissemination of a knowledge of its principles and practices among the masses. Let the intelligent influential men of the country become acquainted with the theory and practices observed in the business, and then it will be in a condition to defy competition from any system which resembles it only in name. "What is wanted is that the school-house

and the press, the universal educators, shall take up the matter, not in the interests of Companies or their agents, but in that of the public and its coming generations. The Companies have nothing to fear, but everything to hope, from the most thorough discussion of their plans, and the exposure of all the details of their management."

The following table gives the premium receipts and losses paid, both by Fire and Life Companies in Kentucky, so far as reported to this office since its organization:

COMPANIES.	Premiums received.	Losses paid.
Kentucky.	\$2,695,218 55	\$791,386 28
Of other States	7,676,271 45	3,668,825 22
U. S. Branch foreign companies	1,320,936 67	454,936 62
Total.	\$11,692,426 67	\$4,915,148 12

INSURANCE LAWS OF KENTUCKY.

The General Insurance Laws of our State have now been in operation for six years, and have been the means of guarding the interests of the insuring public to an extent which has amply justified the expense incurred. There are, however, features in the law which are, I feel constrained to say, in my opinion, unjust and wrong, and should be changed. Notably of these is the clause providing for assessments to defray the expenses of the Bureau at the end of each fiscal year. Assessments are now made equally on all Companies doing business in the State, without regard to the amount of business done. It is proper and right that the Insurance Companies reporting to this office should defray all expenses attaching to supervision, and a system of fees should be adopted that would relieve the office of the necessity of assessment. If assessments are to be made, then Companies should pay the deficiency on the *pro rata* basis, and not in equal amounts.

The law now requires the Companies organized in other States to pay a tax of $2\frac{1}{2}$ per cent. on gross receipts during the year. Much complaint has been made, and justly too, about this feature of the law. It seems that it would be but just and fair that a deduction of losses paid should be made from this amount and taxes assessed on the net receipts. The reciprocal clause is found in the laws of nearly all the States, and seems to be indispensable as a check upon exactions which might otherwise be imposed by State law upon corporations entering those States to do business. The principle is wrong, though the policy seems

indispensable. The National Insurance Convention has under consideration a general law intended to be proposed to the different States so as to approximate uniformity in the requirements of the different States, and it is to be hoped that the effort will result in great good, and be the means of instilling into the enactments of the different States, pertaining to Insurance, that spirit of justice and equity which should obtain in all classes and kinds of business.

COMPANIES ADMITTED DURING THE PRESENT YEAR.

The Companies admitted during the present year, up to the date of this report, are the following:

Bangor, of Maine; American and Newark City, of New Jersey; Commonwealth, Eliot, Firemen's Fire, and Washington Fire and Marine, of Massachusetts; Commercial, Commerce, Glen's Falls, Guaranty, and Rochester-German, of New York; Jefferson, of Missouri; and Northern, of England.

Companies seeking admission are all required to furnish, in addition to the papers required to be filed, a certificate of recent examination by the Insurance Department of the State where the Company is organized, and showing the Company not impaired.

BALANCE SHEET. .

Much has already been said, in former reports of this office, concerning this feature of the requirements of the Kentucky law. It is only necessary now to state that the making of it complete consists only in adding to assets on hand at the beginning of the year income during the year, and subtracting therefrom the expenditures of the year. If the remainder does not correspond with assets reported at the end of the year, the puzzle of the balance sheet consists in showing *why*.

It is believed that this balance sheet, though styled by some an "antiquated document," "arithmetical puzzle," &c., is an essential feature of a Company's statement, which would be incomplete without it. The present Insurance Laws of this State require it, and a compliance with its provisions must be enforced.

EXPENSES.

The following is an itemized statement of receipts and expenditures of this Bureau for the fiscal year ending October 10th, 1875:

EXPENDITURES.

Printing Insurance Commissioner's Report for 1875	\$1,412 69
Binding Insurance Commissioner's Report for 1875	356 35
All other printing, including blank forms for annual statements, schedules, &c.,	373 16
Cutting, pressing, and binding blank forms.	55 75
Salaries	8,854 79
State Treasurer's fees	600 00
Postage stamps and stamped envelopes.	237 40
Stationery	78 05
Office furniture and fixtures	32 50
Extra clerks' services	1,200 00
Porter's wages	240 00
Express charges, telegrams, fuel, and other incidental office expenses. . . .	200 97
Total Expenditures.	<u>\$13,641 66</u>

RECEIPTS.

Regular fees for filing annual statements and other documents required by law, and for making valuations. . . .	\$6,288 51	
Fees collected under reciprocal law	80 00	
Fees for furnishing copies of certificates of examinations and other documents	22 00	
Total Receipts	<u>\$6,390 51</u>	
Deficiency 10th October, 1875	7,251 15	
	<u>\$13,641 66</u>	<u>\$13,641 66</u>

The salaries for force employed in this office, from 1st of January last, will not exceed \$7,500 per year; the expenses will not be more than \$3,500; the receipts for the year are estimated at \$7,000; so that the deficit to be covered by assessment will not exceed \$4,000—about \$3, to the Company.

B. LESLIE,
Insurance Commissioner.

NOTE.—In the above statement of receipts and expenses the cost of examinations is not included, nor are the receipts on account of the deficiency existing 10th October, 1874; both of these accounts being already settled.

NAME OF COMPANY.	Real estate.	Bond and mortgage loans.	Stocks & bonds.	Loans on collaterals.	Cash in office and bank.	Premiums uncollected.	Miscellaneous assets.	Total admitted assets.
<i>Kentucky Joint Stock Companies.</i>								
Clay Fire and Marine	\$11,200 00	\$147,982 64	\$89,087 26	\$1,870 08	\$3,580 23	\$22,813 39	\$14,938 05	\$293,371 65
Farmers and Drivers	..	207,849 91	13,600 00	7,665 00	10,721 18	5,132 39	10,512 69	265,421 17
Franklin	..	29,235 60	30,500 00	336 66	23,061 80	9,458 41	34,909 57	127,502 04
German	..	28,000 00	..	..	132,656 50	1,211 85	2,141 00	203,819 35
German Security	..	650 00	..	..	93,799 30	123 75	525 00	108,698 05
Kenton	..	..	..	..	..	..	..	..
Louisville	4,785 27	77,281 09	99,760 00	..	30,361 35	8,993 40	22,631 83	243,722 94
Louisville Germania	74,571 42	600 00	58,481 95	..	14,362 65	3,959 17	8,136 82	160,082 01
Merchants'	30,000 00	..	..	..	101,154 73	1,071 20	..	132,225 93
Union	..	..	80,400 00	..	9,915 10	880 00	5,379 61	96,574 71
Western	..	..	88,000 00	..	3,838 52	2,635 28	2,594 09	121,448 49
Total Kentucky joint stock companies..	\$105,016 69	\$564,949 24	\$474,049 21	\$35,561 74	\$4,609 32	\$57,023 54	\$101,669 26	\$1,888,969 00
<i>Joint Stock Companies of Other States.</i>								
Atma	\$365,000 00	\$81,500 00	\$5,291,418 69	\$13,727 00	\$588,559 74	\$531,979 09	\$5,042 02	\$6,878,127 44
Allemania	18,500 00	219,352 28	35,925 00	..	37,209 78	51,450 79	15,685 55	378,210 40
Alliance	..	85,850 00	51,725 00	..	30,702 69	12,818 74	3,775 97	255,730 50
Amazon	222,808 21	247,641 57	259,977 85	03,940 82	32,084 03	80,550 87	34,152 18	962,154 93
American	150,100 00	405,739 50	283,613 95	198,700 00	96,253 34	31,335 26	54,603 22	1,220,544 57
American Central	..	..	665,000 00	..	9,489 98	40,849 06	..	715,338 08
Armenia	..	248,161 18	28,375 00	..	35,151 38	6,902 00	8,555 30	327,144 92
Atlantic	..	108,000 00	277,337 50	34,900 00	65,496 49	16,003 15	1,224 43	563,023 37
Atlantic Fire and Marine	145,780 26	..	7,079 22	6,351 47	..	12,877 50	3,352 74	201,010 95
Atlas	..	193,870 00	105,276 00	33,300 00	47,966 88	62,738 58	9,545 85	512,667 31
Buffalo German	164,114 55	46,450 00	300,870 00	22,050 00	96,428 57	13,005 38	3,041 83	645,960 33
Citizens, New York	61,000 00	165,950 00	408,950 00	121,550 00	19,870 35	19,870 35	5,994 00	903,814 63
Citizens, Missouri	6,250 00	37,866 00	306,450 00	14,500 00	26,014 24	25,025 11	13,250 00	430,255 35
Citizens, New Jersey	..	198,511 50	144,075 00	15,600 00	42,263 25	52,814 29	18,824 68	472,093 72
Connecticut	..	..	764,495 00	25,500 00	114,651 43	37,577 92	..	942,224 35
Continental	680,000 00	\$89,700 00	961,375 00	171,900 00	266,674 08	146,584 86	28,731 71	2,845,165 64
Enterprise Fire and Marine	150,000 00	116,445 84	84,320 00	18,400 00	18,026 82	16,171 46	34,054 95	428,019 07
Equitable	..	1,019 43	258,461 75	4,000 00	16,155 54	19,812 20	10,170 00	309,646 92
Equitable Fire and Marine	150,000 00	15,000 00	157,750 00	3,500 00	12,871 48	16,219 81	911 00	306,752 32
Faneuil Hall	..	166,060 00	285,008 00	19,443 00	23,997 54	40,556 03	9,372 00	517,346 54
Fire Association of Philadelphia	55,920 70	1,446,606 60	1,690,441 50	..	91,450 97	146,006 28	24,032 39	3,457,557 34
Fireman's Fund	225,000 00	122,372 00	171,147 00	55,750 00	80,833 81	27,231 81	50,160 83	747,488 45
Firemen's, Ohio	..	60,807 02	211,790 60	31,000 00	8,399 09	17,066 10	10,324 15	399,087 26
Firemen's, New Jersey	64,924 68	748,818 00	44,999 91	..	14,726 50	7,838 33	18,828 35	900,105 83

Firemen's Fund.	21,400 00	183,005 41	2,800 00	12,021 68	10,530 76	252 13	230,009 98
Franklin, Indiana.	63,173 78	52,000 00	79,370 69	33,315 99	28,038 48	6,545 00	307,953 92
Franklin, Missouri.		223,925 00	20,330 32	26,307 32	16,788 48		297,411 00
Franklin, Pennsylvania.	2,327,886 93	440,932 75	45,050 00	249,089 95	73,421 14	37,442 14	3,308,854 86
German American.	1,474,386 00	343,500 00	343,500 00	197,203 21	47,835 47	2,041 25	2,005,009 93
Germania, New York.	715,700 00	613,620 00	35,462 48	171,826 51	68,520 33	24,534 06	1,710,151 32
Germania, New Jersey.	146,130 00	34,902 00	6,700 00	16,724 42	17,771 39	7,342 00	285,353 05
Girard Fire and Marine.	313,506 05	95,548 00	5,000 00	143,014 76	31,781 49	10,209 33	1,019,010 23
Hanover.	32,025 00	955,802 50	114,850 00	102,756 92	99,163 96	7,067 22	1,592,775 09
Hartford.	751,750 00	1,328,275 06		231,192 84	268,218 07	54,573 31	3,032,184 88
Hoffman.	177,993 00	1,85,385 00	18,000 00	20,962 11	7,125 77	2,556 16	411,992 04
Home, New York.	2,024,553 19	2,986,062 50	480,750 00	242,894 09	241,728 91	71,033 05	6,047,021 74
Home, Ohio.	163,220 00	103,220 00	20,660 39	39,482 30	66,200 23	50,207 71	499,259 02
Howard.	60,500 00	555,600 00	31,300 00	21,713 80	13,882 27	7,103 42	815,090 58
Humboldt.	213,862 00	22,020 00	300 00	40,842 10	22,641 56	11,234 35	31,900 01
Insurance Company of North America.	1,001,490 00	2,765,986 00	82,168 00	578,894 48	287,473 04	361,535 94	5,167,547 46
Lamar.	58,900 00	325,707 50	1,000 00	13,260 20	7,304 70	1,820 65	408,092 05
Lancaster.	80,261 93	95,860 00	60,053 00	39,102 00	40,102 18	20,017 60	362,697 67
Lorillard.	76,000 00	241,771 00	89,300 00	39,383 40	21,743 86	7,225 50	481,423 82
Manhattan.	221,273 55	367,000 00	77,225 00	86,237 39	47,044 47	24,312 50	801,092 97
Mercantile Mutual.		401,451 00	31,194 36	80,070 18	150,243 28	349,147 19	1,012,062 01
Merchants', Rhode Island.	29,323 54	297,304 00		81,972 72	24,525 33	6,473 73	430,599 32
Merchants', New Jersey.	398,591 90	297,050 00	31,050 00	34,060 41	47,959 10	15,768 62	910,932 09
Merchants and Mechanics'.	22,383 18	156,486 00	55,003 99	8,150 12	17,445 38	26,025 87	397,294 54
Meriden.	4,700 00	201,350 00	67,450 00	37,645 55	18,900 00	1,489 50	332,035 05
Mississippi Valley.	30,999 00	88,440 00	87,507 98	36,118 74	69,643 74	20,093 16	314,802 62
National, Connecticut.	395,300 00	489,195 00	11,440 35	62,132 04	29,000 00	16,134 26	1,003,201 65
National, New York.	249,500 00	123,306 25	11,200 00	8,956 60	19,130 47	5,266 95	421,360 27
New Hampshire.	55,583 84	270,840 00	18,500 00	73,452 17	4,160 99	6,825 00	429,362 00
Niagara.	110,000 00	969,100 00	222,054 54	20,080 50	116,512 00	13,549 00	1,465,606 04
Northern.	149,397 75	42,775 00	56,200 00	32,906 36	16,845 77	7,214 50	332,639 38
Northwestern National.	150,000 00	530,385 00		126,471 85	37,666 89	30,316 63	874,780 37
Orient.	142,167 00	487,610 00	37,070 00	50,120 41	63,659 25	13,995 51	766,692 17
Pennsylvania.	491,707 00	888,370 33	5,000 00	61,806 10	60,301 76	10,518 57	1,559,833 76
People's, New Jersey.	123,600 00	69,817 50	44,100 00	38,683 64	62,974 68	8,435 07	449,032 88
People's, Tennessee.	143,732 81	160,489 70	11,063 00	17,225 44	19,194 85	12,854 80	449,060 60
Phoenix.	246,535 10	1,493,084 13	102,125 00	251,485 45	36,025 92	101,578 17	2,549,958 77
Phoenix, Connecticut.	135,341 43	1,360,059 40		218,717 22	207,162 42	2,484 33	1,950,304 00
Phoenix, Missouri.	9,011 40	132,625 00		14,039 43	2,871 30	28,207 47	201,754 06
Planters'.	71,864 81	91,700 00	58,586 97	22,576 20	16,597 87	7,074 05	291,848 65
Providence Washington.		5,030 00	37,414 41	42,160 00	19,203 73	43,285 86	588,609 75
Saint Joseph Fire and Marine.	4,515 20	148,515 68	150,995 50	32,476 70	37,176 61	8,441 74	406,410 11
Saint Louis.	1,678 50	200,800 00	24,288 50	32,367 40	31,075 08	556 73	346,148 72
Saint Paul Fire and Marine.	129,471 70	123,825 53	332,429 50	81,764 81	71,667 19	26,765 20	908,581 04
Security.		22,900 00	1,600 00	27,050 35	17,697 70	14,268 60	353,363 40

ASSETS.—Fire and Fire-Marine (Continued).

NAME OF COMPANY.	Real estate	Bond and mortgage loans.	Stocks & bonds.	Loans on collaterals.	Cash in office and bank.	Premiums uncollected.	Miscellaneous assets.	Total admitted assets.
Shawmut . . . . .	..	..	\$449,635 50	..	\$72,790 13	\$13,385 59	\$2,359 46	\$538,170 68
Springfield Fire and Marine.	\$100,000 00	\$435,407 00	577,470 00	\$99,247 34	90,047 40	60,570 01	28,222 59	1,390,985 24
Star . . . . .	..	154,400 00	146,725 00	82,400 00	22,961 73	16,805 94	3,153 93	450,445 70
Traders	10,000 00	..	677,401 71	21,550 00	66,409 74	35,547 49	12,570 60	823,479 54
Union Marine and Fire. . . . .	..	13,500 00	120,378 00	62,924 80	36,677 86	5,203 36	1,831 73	240,515 45
Virginia Home.	40,000 00	48,217 36	63,480 00	84,265 30	9,477 09	7,609 45	19,559 21	209,009 51
Westchester	25,000 00	190,800 00	507,742 50	12,304 55	52,634 86	65,389 64	859,655 04	1,585,300 76
Williamsburgh City.	84,377 25	317,090 00	277,491 60	60,750 00	39,484 85	40,753 44	8,674 11	858,151 25
Total joint stock co.'s of other States.	\$4,892,370 04	\$18,413,331 99	\$38,949,202 43	\$4,140,054 55	\$6,011,311 68	\$4,241,862 44	\$1,937,027 63	\$78,585,360 76
<i>U. S. Branch Foreign Companies.</i>								
British America . . . . .	..	..	\$357,625 00	..	\$83,580 18	\$18,771 53	\$10,761 31	\$470,738 02
Commercial Union . . . . .	..	..	634,000 00	..	23,169 03	112,326 14	20,598 32	790,593 49
Hamburg-Bremen . . . . .	..	..	518,478 75	..	63,090 86	31,775 91	..	614,155 55
Imperial . . . . .	..	..	795,872 25	..	45,770 06	54,820 17	100,000 00	996,463 38
Lancashire. . . . .	..	..	469,250 00	..	23,623 53	37,689 08	..	509,562 61
Liverpool and London and Globe	\$460,000 00	\$1,146,400 00	1,623,418 75	..	264,440 54	289,939 55	40,118 24	3,824,316 08
London Assurance . . . . .	..	7,044 51	773,025 00	..	84,808 29	..	..	\$37,867 80
North British and Mercantile. . . . .	..	..	1,467,318 00	..	188,886 21	61,647 13	1,211 06	1,719,062 40
Queen . . . . .	..	..	1,767,990 00	..	54,105 63	16,951 79	..	1,848,957 42
Royal . . . . .	..	..	2,060,543 75	..	183,183 27	143,647 51	41,040 00	2,848,414 53
Royal Canadian . . . . .	..	..	590,012 50	..	9,869 47	181,677 33	12,950 00	794,509 30
Scottish Commercial . . . . .	..	..	519,770 00	..	11,948 09	41,138 30	4,961 32	577,818 30
Western Assurance . . . . .	..	..	434,694 41	..	39,221 99	37,746 55	18,043 31	529,726 26
Total U. S. Branch foreign companies.	\$460,000 00	\$1,153,444 51	\$11,544,808 41	..	\$1,025,607 05	\$1,028,321 61	\$249,983 56	\$15,462,165 14

RECAPITULATION.

Kentucky joint stock companies.	\$195,016 69	\$564,949 24	\$474,019 21	\$35,561 74	\$460,699 32	\$57,023 54	\$101,669 26	\$1,888,960 00
Joint stock companies of other States.	4,862,370 04	18,413,331 99	38,949,202 43	4,140,054 55	6,011,311 68	4,241,862 44	1,937,027 63	78,585,360 76
United States Branch foreign companies.	460,000 00	1,153,444 51	11,544,808 41	..	1,025,607 05	1,028,321 61	249,983 56	15,462,165 14
Total	\$5,547,386 73	\$20,131,725 74	\$50,968,000 05	\$4,175,616 29	\$7,497,818 05	\$5,327,207 59	\$2,288,680 45	\$95,956,494 90

LIABILITIES—Fire and Fire-Marine.

NAME OF COMPANY.	LOSSES UNPAID.		REINSURANCE FUND.		All other claims.	Liabilities, except paid-up capital and net surplus.	Paid-up capital.	Net surplus or impairment of capital.	Total liabilities.	Surplus as regards policy-holders.
	Adjusted and unadjusted.	Resisted.	Fire.	Marine and inland.						
<i>Kentucky Joint Stock Companies.</i>										
Clay Fire and Marine	\$10,981 54	\$5,486 11	\$44,801 10	. . . . .	\$31,271 86	\$92,540 61	\$200,000 00	\$831 04	\$293,371 65	\$200,831 04
Farmers and Drovers	5,025 63	750 00	43,474 04	. . . . .	82 05	49,331 72	200,000 00	16,089 45	265,421 17	216,089 45
Franklin	580 00	. . . . .	4,417 43	\$250 00	1,600 00	6,847 43	100,000 00	20,654 61	127,502 04	120,654 61
German . . . . .	. . . . .	. . . . .	21,000 00	. . . . .	. . . . .	21,000 00	100,000 00	82,819 35	203,819 35	180,819 35
German Security . . . . .	. . . . .	. . . . .	7,643 77	. . . . .	. . . . .	7,643 77	100,000 00	1,054 28	108,698 05	101,054 28
Kenton	8,329 60	. . . . .	59,298 00	9,961 45	990 85	66,579 90	150,000 00	24,143 04	243,722 04	174,143 04
Louisville	3,803 25	. . . . .	13,104 83	703 50	214 65	17,016 23	100,000 00	42,165 78	160,882 01	142,105 78
Louisville Germania . . . . .	. . . . .	. . . . .	9,513 82	. . . . .	6,966 00	16,479 82	100,000 00	15,716 11	132,225 93	115,746 11
Merchants' . . . . .	. . . . .	. . . . .	3,473 42	. . . . .	. . . . .	3,473 42	100,000 00	—6,808 41	103,473 12	93,101 59
Union	2,200 00	. . . . .	4,874 00	1,460 50	. . . . .	8,534 50	108,500 00	4,413 99	121,148 49	112,913 99
Western . . . . .	. . . . .	. . . . .	15,494 89	. . . . .	16,490 97	31,985 86	100,000 00	4,116 80	136,102 66	104,116 80
Total Ky. joint stock companies.	\$30,920 02	\$6,236 11	\$218,185 00	\$12,375 45	\$57,616 38	\$325,332 96	\$1,358,500 00	\$205,136 04	\$1,895,867 41	\$1,563,636 04
<i>Joint St'k Co.'s of Other States.</i>										
Alma	\$213,635 50	\$32,250 00	\$1,805,816 07	\$5,355 55	\$25,977 46	2,143,074 58	\$3,000,000 00	\$1,735,092 86	\$6,878,127 44	\$4,735,092 86
Allemania	8,223 63	8,175 00	128,998 07	. . . . .	7,843 68	153,240 38	200,000 00	24,979 02	378,219 40	224,979 02
Alliance	7,381 01	. . . . .	47,271 99	. . . . .	. . . . .	54,563 00	200,000 00	1,083 50	255,736 50	201,083 50
Amazon	73,372 41	25,645 16	344,454 34	. . . . .	289 00	413,760 91	500,000 00	48,394 02	962,154 93	548,394 02
American	48,819 63	5,210 23	234,199 26	. . . . .	282,986 28	571,215 40	500,000 00	249,359 17	1,220,544 57	640,359 17
American Central	38,269 60	4,600 00	248,184 06	. . . . .	5,493 69	296,547 35	300,000 00	118,791 63	715,338 98	418,791 63
Armenia	918 34	4,400 00	30,890 38	. . . . .	886 27	42,094 90	250,000 00	35,049 93	327,144 92	285,049 93
Atlantic	33,207 63	9,336 77	124,027 74	. . . . .	2,409 46	169,979 60	200,000 00	133,040 77	503,021 37	333,040 77
Atlantic Fire and Marine	32,164 54	. . . . .	39,949 31	654 50	2,192 61	55,638 96	200,000 00	8,971 09	267,610 05	203,971 09
Atlas	60,160 91	. . . . .	236,117 05	. . . . .	. . . . .	304,277 96	200,000 00	5,369 35	512,667 31	268,369 35
Buffalo German	7,054 35	1,805 00	116,822 37	. . . . .	522 14	126,203 86	200,000 00	319,756 47	645,960 33	519,756 47
Citizen's, New York . . . . .	. . . . .	. . . . .	143,750 30	. . . . .	3,664 93	147,434 96	300,000 00	450,379 67	993,814 63	750,379 67
Citizens, Missouri	28,868 00	2,143 00	92,231 00	75 00	. . . . .	123,317 00	200,000 00	106,938 55	430,255 55	300,938 55
Citizens, New Jersey	46,028 84	2,750 00	184,167 25	. . . . .	15,122 10	248,668 19	200,000 00	24,025 53	472,693 72	224,025 53
Connecticut	16,812 00	5,660 00	174,016 58	. . . . .	. . . . .	195,888 38	500,000 00	246,535 77	942,224 35	749,335 77
Continental	154,910 00	15,300 00	951,427 42	. . . . .	67,314 69	1,099,152 11	1,000,000 00	666,013 53	2,815,165 61	1,656,013 53
Enterprise Fire and Marine	8,788 28	12,000 00	47,077 02	18,491 90	3,478 74	69,835 94	300,000 00	37,183 13	428,019 07	337,183 13
Equitable	5,979 76	9,015 00	65,608 87	. . . . .	5,540 55	86,144 18	220,000 00	3,502 74	309,646 92	223,502 74
Equitable Fire and Marine	11,750 00	. . . . .	65,869 40	1,287 47	4,406 40	83,313 27	200,000 00	42,939 05	326,252 32	242,939 05

LIABILITIES—Fire and Fire-Marine (Continued).

NAME OF COMPANY.	LOSSES UNPAID.		REINSURANCE FUND.		All other claims.	Liabilities, except paid-up capital and net surplus.	Paid-up capital.	Net surplus or impairment of capital.	Total liabilities.	Surplus as regards policy-holders.
	Adjusted and unadjusted.	Resisted.	Fire.	Marine and inland.						
Faneuil Hall	\$7,223 00	\$2,500 00	\$107,612 80	.....	\$8,843 40	\$126,179 20	\$400,000 00	\$21,167 34	\$547,346 54	\$421,167 34
Fire Association of Philadelphia.	60,075 53	10,782 13	529,171 81	.....	1,586,340 15	2,106,269 62	500,000 00	761,287 72	3,457,557 34	1,761,287 72
Fireman's Fund	110,071 08	4,000 00	214,713 75	.....	30,307 92	397,668 30	300,000 00	49,800 15	747,483 45	349,800 15
Freeman's, Ohio	1,285 10	2,382 80	69,474 90	.....	2,562 32	75,715 00	250,000 00	64,572 26	390,287 66	314,572 26
Freeman's, New Jersey	9,197 26	.....	125,933 44	.....	6,261 99	141,392 69	400,000 00	358,713 14	990,105 83	758,713 14
Freeman's Fund	7,000 00	.....	37,194 57	.....	2,345 00	46,536 57	150,000 00	33,563 41	239,099 98	183,563 41
Franklin, Indiana	18,644 01	.....	86,913 92	.....	.....	105,557 93	246,270 50	16,195 49	367,933 92	262,395 90
Franklin, Missouri	8,243 32	500 00	55,968 28	.....	3,757 66	63,469 20	400,000 00	28,941 80	497,441 80	228,941 80
Franklin, Pennsylvania	44,728 54	6,337 20	763,596 10	.....	1,484,636 04	2,239,297 88	400,000 00	669,526 98	3,368,864 86	1,069,526 98
German American	43,696 59	1,600 00	502,456 68	.....	555,394 71	593,705 22	500,000 00	59,705 22	2,065,009 93	1,369,705 22
Germania, New York	43,863 72	34,334 35	525,853 37	.....	.....	593,991 44	500,000 00	616,159 88	1,710,151 32	1,116,159 88
Germania, New Jersey	3,433 43	.....	51,933 01	.....	3,861 76	59,228 20	220,700 00	5,424 85	285,353 05	226,124 85
Grand Fire and Marine	11,519 95	.....	297,577 05	.....	76,672 48	385,779 48	300,000 00	333,240 75	1,019,010 23	633,240 75
Hanover	72,210 60	26,833 68	587,717 75	.....	13,254 46	700,015 89	500,000 00	392,759 20	1,592,775 09	892,759 20
Hartford	205,634 68	21,965 19	933,920 50	.....	29,505 00	1,241,115 37	1,000,000 00	791,069 51	3,032,184 88	1,791,069 51
Hoffman	20,990 82	.....	94,479 27	.....	1,068 85	116,538 94	200,000 00	95,453 10	411,992 04	295,453 10
Home, New York	218,856 70	26,595 10	1,899,192 32	.....	2,655 00	2,147,209 12	3,000,000 00	899,722 62	6,047,021 74	3,869,722 62
Home, Ohio	22,500 00	5,000 00	156,720 43	.....	.....	184,220 43	250,000 00	65,029 50	490,259 92	315,029 50
Howard	4,140 80	1,700 00	110,458 00	.....	221 31	116,529 29	500,000 00	108,570 29	815,099 58	698,570 29
Humboldt	27,893 68	3,750 00	74,938 08	.....	.....	106,572 66	200,000 00	4,327 35	310,930 01	204,327 35
Insurance Co. of N. A.	233,744 86	23,455 14	1,216,312 59	430,467 24	347,750 35	2,445,530 18	1,000,000 00	1,922,017 28	5,167,547 46	2,922,017 28
Lamar	14,300 00	.....	73,454 21	1,692 62	1,295 81	90,282 64	200,000 00	117,509 41	408,092 05	317,509 41
Lancaster	26,676 01	1,325 53	76,369 10	.....	15,533 50	119,844 14	200,000 00	42,833 53	392,697 67	242,833 53
Lorillard	6,500 00	.....	68,594 60	.....	3,040 02	78,140 62	300,000 00	163,285 30	481,423 82	407,883 20
Manhattan	22,000 00	.....	244,868 02	1,860 30	3,914 78	272,663 10	250,000 00	276,489 87	801,092 97	588,489 87
Mercantile Mutual	98,003 00	.....	201,692 74	201,692 74	23,534 73	353,230 47	500,000 00	189,431 54	1,012,162 01	689,431 54
Merchants', Rhode Island	21,147 00	.....	104,842 23	37 50	6,131 33	132,158 06	200,000 00	98,441 26	430,599 32	298,441 26
Merchants', New Jersey	24,185 81	4,000 00	231,331 78	.....	26,447 87	285,995 46	200,000 00	495,026 63	910,099 32	625,026 63
Merchants and Mechanics	11,310 48	2,763 13	79,104 08	.....	1,752 41	54,930 10	250,000 00	2,364 41	307,294 54	252,364 41
Meriden	23,035 15	.....	72,063 02	.....	3,000 00	99,064 17	200,000 00	33,030 88	332,035 05	233,030 88
Mississippi Valley	12,475 00	2,525 00	46,815 26	.....	1,193 88	62,949 14	250,000 00	1,853 48	314,802 62	251,853 48
National, Connecticut	30,555 73	5,779 38	210,775 26	.....	.....	247,110 37	500,000 00	256,001 28	1,003,201 65	756,001 28
National, New York	13,050 00	.....	91,881 35	.....	666 66	115,162 66	200,000 00	115,162 66	421,367 20	315,162 66
New Hampshire	9,346 00	4,252 00	88,641 00	.....	.....	102,239 00	250,000 00	77,123 00	429,362 00	327,123 00
Niagara	81,498 00	18,450 00	490,893 00	.....	15,102 50	515,943 50	500,000 00	440,752 54	1,465,696 04	949,752 54

Northern	12,935 61	4,000 00	51,136 80	. . . . .	2,439 25	79,311 66	250,000 00	12,127 72	332,639 38	262,197 72
Northwestern National	51,106 70	2,000 00	172,390 89	5,028 00	13,235 68	243,761 27	600,000 00	31,019 10	874,680 37	631,019 10
Orient	22,857 12	. . . . .	174,290 02	. . . . .	. . . . .	107,147 14	400,000 00	169,475 03	706,682 37	569,475 03
Pennsylvania	39,980 00	. . . . .	347,365 61	. . . . .	396,092 96	183,138 57	400,000 00	376,443 19	1,550,853 16	770,443 19
People's, New Jersey	26,417 60	1,500 00	134,573 00	. . . . .	7,292 12	169,781 81	200,000 00	59,268 07	429,052 88	259,468 07
People's, Tennessee	18,372 77	3,300 00	83,108 97	. . . . .	176 75	166,958 49	300,000 00	33,102 11	440,000 00	333,102 11
Phoenix	85,432 28	10,481 00	654,611 53	6,447 45	7,297 73	764,269 89	1,000,000 00	785,688 78	2,549,958 77	1,785,688 78
Phoenix, Connecticut	75,686 89	7,839 00	836,934 90	. . . . .	44,143 00	964,023 97	600,000 00	385,685 73	1,950,304 60	985,686 73
Phoenix, Missouri . . . . .	. . . . .	. . . . .	29,539 41	. . . . .	200 00	29,739 41	150,000 00	27,015 25	206,754 66	177,015 25
Planters'	10,641 57	5,727 13	59,627 41	. . . . .	1,722 48	77,718 59	200,000 00	14,130 06	291,848 65	214,130 06
Providence Washington	23,991 10	5,600 00	88,559 50	22,901 26	1,550 45	142,602 31	400,000 00	40,007 44	588,669 75	440,007 44
Saint Joseph Fire and Marine	17,008 84	. . . . .	86,526 52	. . . . .	8,520 21	118,055 57	200,000 00	94,354 54	406,410 11	294,354 54
Saint Louis	14,493 21	. . . . .	83,278 91	193 27	1,056 02	99,021 39	240,000 00	7,457 33	346,478 72	247,457 33
Saint Paul Fire and Marine	18,685 21	5,000 00	262,981 71	2,661 75	7,807 75	337,226 42	400,000 00	171,654 62	908,881 04	571,654 62
Security	15,300 02	1,700 00	88,771 79	. . . . .	1,415 65	107,187 46	200,000 00	46,176 00	353,363 46	246,176 00
Shawmut	147 64	. . . . .	33,503 99	. . . . .	2,794 18	36,445 81	500,000 00	1,724 87	538,170 68	501,724 87
Springfield Fire and Marine	45,582 12	7,116 67	413,999 94	. . . . .	9,085 00	475,783 73	600,000 00	315,181 51	1,390,965 24	915,181 51
Star	12,824 78	3,416 51	87,356 45	902 03	2,599 33	107,099 10	200,000 00	119,346 61	426,445 70	319,346 61
Traders'	28,962 61	. . . . .	127,325 30	1,109 75	7,109 40	164,597 15	500,000 00	158,972 39	823,470 54	638,972 39
Union Marine and Fire	2,000 00	. . . . .	30,611 59	521 79	210 00	33,343 38	200,000 00	7,172 07	249,515 45	207,172 07
Virginia Home	2,500 00	. . . . .	30,703 18	114 54	932 97	34,250 69	200,000 00	35,358 82	269,609 51	235,358 82
Westchester	28,000 00	12,000 00	389,213 77	. . . . .	. . . . .	429,213 77	250,000 00	180,441 27	859,655 04	439,441 27
Williamsburgh City	10,854 58	3,200 00	181,289 95	. . . . .	8,700 84	204,045 37	250,000 00	374,105 88	828,151 25	624,105 88
Total Jt. st'k co.'s of other St's.	\$2,966,565 10	\$417,400 20	\$19,740,105 04	\$739,009 31	\$4,662,578 40	\$28,525,659 05	\$32,326,970 50	\$17,732,731 21	\$78,585,360 76	\$50,059,701 71
U. S. Branch Foreign Companies.										
British America	\$1,359 74	. . . . .	\$112,734 98	\$3,247 76	\$3,096 85	\$49,097 33	. . . . .	. . . . .	. . . . .	\$330,238 69
Commercial Union	38,519 64	\$3,390 60	375,838 94	. . . . .	13,238 08	430,087 26	. . . . .	. . . . .	. . . . .	359,666 23
Hamburg-Bremen	12,080 00	. . . . .	172,340 42	. . . . .	951 59	185,371 92	. . . . .	. . . . .	. . . . .	438,783 63
Imperial	3,188 25	39,534 31	243,103 21	. . . . .	6,832 44	283,960 21	. . . . .	. . . . .	. . . . .	712,803 17
LANCASHIRE	30,335 48	1,500 00	244,459 41	. . . . .	6,000 00	282,285 89	. . . . .	. . . . .	. . . . .	227,276 72
Liverpool and London and Globe.	137,678 23	75,346 39	1,246,249 28	. . . . .	467,993 02	1,927,196 92	. . . . .	. . . . .	. . . . .	1,897,119 16
London Assurance	8,400 00	. . . . .	231,615 46	. . . . .	. . . . .	249,015 80	. . . . .	. . . . .	. . . . .	591,852 34
North British and Mercantile	76,004 94	33,520 81	834,830 10	. . . . .	. . . . .	924,355 95	. . . . .	. . . . .	. . . . .	791,700 55
Queen	37,181 52	22,872 90	455,032 15	. . . . .	2,533 84	517,662 41	. . . . .	. . . . .	. . . . .	831,275 01
Royal	62,197 24	23,600 00	1,160,868 27	. . . . .	167,493 71	1,360,846 22	. . . . .	. . . . .	. . . . .	1,087,568 31
Royal Canadian	117,983 18	. . . . .	365,817 85	6,169 48	. . . . .	489,961 51	. . . . .	. . . . .	. . . . .	304,547 79
Scottish Assurance	27,274 99	. . . . .	176,385 79	. . . . .	17,104 97	222,765 75	. . . . .	. . . . .	. . . . .	355,052 55
Western Assurance	24,240 47	. . . . .	189,829 27	1,778 00	7,908 10	223,755 84	. . . . .	. . . . .	. . . . .	395,950 42
Total U. S. Branch foreign co.'s.	\$597,220 68	\$190,765 01	\$5,737,158 13	\$11,186 24	\$693,054 51	\$7,229,384 57	. . . . .	. . . . .	. . . . .	\$8,231,780 57

LIABILITIES—Fire and Fire-Marine (Continued).

RECAPITULATION.

NAME OF COMPANY.	LOSSES UNPAID.		REINSURANCE FUND.		All other claims.	Liabilities, except paid-up capital and net surplus.	Paid-up capital.	Net surplus or impairment of capital.	Total liabilities.	Surplus as regards policy-holders.
	Adjusted and unadjusted.	Resisted.	Fire.	Marine and inland.						
Kentucky joint stock companies	\$30,923 02	\$6,236 11	\$218,185 00	\$12,375 45	\$57,616 38	\$25,332 06	\$1,358,500 00	\$205,136 04	\$1,895,867 41	\$1,563,656 04
Joint stock co.'s of other States	2,966,565 10	47,400 20	19,740,106 04	739,009 31	4,602,578 40	28,256 59 05	32,326,970 50	17,732,731 21	78,385,360 76	50,059,701 71
U. S. Branch foreign companies	597,220 68	190,705 01	5,737,158 13	11,186 24	603,054 51	87,129,384 57	.....	.....	.....	8,232,780 57
Total	\$3,594,705 80	\$614,401 32	\$25,695,449 17	\$762,571 00	\$5,413,249 29	\$36,080,376 88	\$33,685,470 50	\$17,937,867 25	\$80,481,228 17	\$59,856,118 32

* Liabilities except surplus as to policy-holders.

INCOME—Fire and Fire-Marine.

NAME OF COMPANY.	PREMIUMS.		Interest and div- idends.	Rents.	From other sources.	Total cash income.	Excess of in- come over ex- penditures.	Excess of ex- penditures over income.
	Fire.	Marine & Inland.						
<i>Kentucky Joint Stock Companies.</i>								
Clay Fire and Marine	\$51,895 46		\$15,937 45	\$523 66		\$68,356 57		\$99,846 18
Farmers and Drovers	84,695 12		19,123 32			103,818 44	\$31,031 02	
Franklin	6,720 87	\$10,053 02	9,283 47		\$50 00	26,107 36	133 71	
German	32,465 93		8,550 00	2,060 00		43,075 93	30,321 62	
German Security	14,198 64		1,168 83			15,366 87		13,061 86
Kenton	98,453 55	22,560 66	9,085 91	546 80	1,515 98	133,062 90	5,489 88	
Louisville	17,650 85	3,184 63	14,334 06		1,852 01	37,031 45	8,995 90	
Louisville Germania	13,391 65		6,974 20		77 75	20,443 69		799 68
Merchants	7,449 24	5,868 06	9,092 26			22,959 56	12,182 90	
Union	7,442 68	9,999 19	9,099 08			26,101 85	11,280 81	
Western	19,671 89		7,347 70	2,139 80		29,159 39	3,450 34	
Total Kentucky joint stock companies . .	\$353,644 28	\$51,515 56	\$111,618 17	\$5,270 26	\$3,495 74	\$595,544 01	\$102,816 18	\$113,797 72
<i>Joint Stock Companies of Other States.</i>								
Anna	\$3,579,891 51	\$138,688 06	\$368,906 17	\$9,525 91		\$4,097,011 65	\$224,195 60	
Allemania	262,541 60		21,838 37	485 00		284,864 97		\$75,776 93
Alliance	76,800 87		2,094 61			78,475 48	39,496 54	
Amazon	639,855 26	59,170 45	20,566 73	1,568 26		721,100 70	40,274 14	
American	444,067 43		55,461 59	4,300 00	\$100 50	594,229 52	136,633 90	
American Central	488,571 24		32,074 23			520,645 47	41,676 92	
Armenia	79,384 11		29,681 70			109,065 90		6,858 84
Atlantic	337,601 34	10,948 86	25,352 12			362,333 47	40,986 41	
Atlantic Fire and Marine	74,841 79		6,973 52	7,084 99		99,788 16	10,677 91	
Atlas	517,107 63		29,996 47		1,983 31	549,087 41	20,297 82	
Buffalo German	207,831 41		28,793 94	2,400 00	3,839 65	242,835 00	79,066 57	
Citizens, New York	26,810 42		45,150 66	4,332 50		328,269 58	49,335 13	
Citizens, Missouri	197,459 97	9,191 36	22,667 99			268,738 42	40,456 70	
Citizens, New Jersey	472,792 05		22,339 68			495,042 33	70,678 39	
Connecticut	324,934 12		56,177 84			381,111 90	43,310 34	
Continental	1,523,845 67		108,138 89	43,795 94		1,675,780 50	227,254 35	
Enterprise Fire and Marine	99,094 55	42,716 46	15,816 48	15,002 28		163,699 77	16,133 00	
Equitable	139,709 36		14,289 87			153,999 43	9,108 13	
Equitable Fire and Marine	116,524 49	10,298 36	13,882 00	2,230 80		142,935 65	28,868 40	
Faneuil Hall	217,562 18		26,461 45			244,023 63		20,213 62

INCOME—Fire and Fire-Marine (Continued).

NAME OF COMPANY.	PREMIUMS.		Interest and dividends.	Rents.	From other sources.	Total cash income.	Excess of income over expenditures.	Excess of expenditures over income.
	Fire.	Marine & Inland.						
<i>Joint Stock Companies of Other States.</i>								
Fire Association of Philadelphia.	\$1,140,440 86		\$100,337 58			\$1,341,655 68	\$382,819 81	
Fireman's Fund.	478,639 39	\$117,452 26	33,385 04	\$22,198 00	\$10,877 24	651,903 69	15,066 07	
Firemen's, Ohio.	94,407 66		23,611 33		229 00	118,128 99	31,355 07	
Firemen's, New Jersey.	233,427 91		49,977 05	1,555 36		284,660 32	95,559 72	
Firemen's Fund.	74,119 71		16,963 05			91,082 76		\$2,543 58
Franklin, Indiana.	164,544 87	756 55	20,986 97	3,591 27		189,879 66		
Franklin, Missouri.	197,332 62	15,858 36	14,400 75			137,292 73	3,839 30	2,698 32
Franklin, Pennsylvania.	1,047,932 53		104,584 05	246 96	6,711 50	1,219,535 18	45,930 24	
German American.	940,815 57		97,138 52			1,037,620 09	187,121 92	
Germania, New York.	899,643 65		92,744 69			992,388 34	162,436 97	
Germania, New Jersey.	100,833 76		9,784 44	1,168 00	534 00	112,265 23	17,677 63	
Girard Fire and Marine.	436,299 06		36,855 04	10,601 63		483,748 23	138,869 79	
Hanover.	968,189 10		76,589 53			1,044,778 63	174,262 42	
Harford.	1,913,466 61		140,203 34	16,230 93	2,883 54	2,066,724 42	321,454 47	
Hoffman.	226,427 65		24,963 74			251,391 39	13,416 46	
Home, New York.	3,082,468 06		310,587 51	82 73		3,393,078 30	375,778 77	
Home, Ohio.	343,616 33		25,351 25	276 45		369,244 03		8,566 93
Howard.	197,212 14		35,063 79	5,100 00	466 70	238,093 54	38,684 31	
Humboldt.	137,548 58	221 00	12,052 19			149,660 77		
Insurance Company of North America.	1,559,475 60	1,571,118 30	220,842 33			3,351,436 23	401,327 00	13,172 49
Lamar.	151,826 76		21,555 67			196,227 36	15,497 00	
Lancaster.	234,741 12	22,844 93	13,118 62			249,520 30		
Lorillard.	168,662 06		25,067 79	695 00	935 56	193,729 85	41,757 55	4,662 57
Manhattan.	632,592 74	36,163 65	34,910 34			701,672 73	100,978 22	
Mercantile Mutual.		921,271 90	31,898 63	4,881 71		958,051 64	69,279 07	
Merchants', Rhode Island.	107,966 89	1,465 87	23,580 41			223,007 17	40,042 00	
Merchants', New Jersey.	435,848 48		45,583 48	1,401 75	138 42	420,972 09	110,243 16	
Merchants and Mechanics.	92,743 18	9,365 28	18,136 45	191 67		120,466 58		37,812 11
Meriden.	150,677 27		23,256 29		600 00	174,533 56	14,568 61	
Mississippi Valley.	154,569 51	3,769 21	6,023 65	322 00		164,024 37		18,654 35
National, Connecticut.	338,793 53		71,274 80			430,068 33	52,876 98	
National, New York.	137,063 55		23,844 62	200 00		211,108 17	45,752 26	
New Hampshire.	156,979 68		27,973 42	150 00		185,103 10	39,702 57	
Niagara.	777,771 00		81,509 00	5,500 00		864,780 00	6,764 00	
Northern.	115,782 49		17,656 77	1,007 43	173 35	134,020 04	5,991 85	

Northwestern National	398,522 79	103,867 03	45,050 64	547,440 46	22,154 21
Orient	316,232 55		46,761 75	362,094 30	11,548 06
Pennsylvania	598,555 21		76,660 14	675,667 60	
People's, New Jersey	282,919 63		18,231 20	397,790 42	
People's, Tennessee	189,848 21		24,170 38	216,568 14	940 18
Phenix	1,263,708 21	154,098 19	111,028 51	1,535,437 64	351,811 53
Phenix, Connecticut	1,452,672 45		99,713 20	1,556,264 88	65,846 34
Phenix, Missouri	64,766 52		12,185 00	83,080 69	1,335 51
Planters	120,886 53	10,840 57	13,883 53	151,486 59	5,403 43
Providence Washington	181,247 00	63,158 54	26,287 00	272,692 54	108,024 52
Saint Joseph Fire and Marine	182,028 92		31,796 26	214,922 37	42,675 04
Saint Louis	168,628 04	16,690 53	15,833 28	201,151 85	
Saint Paul Fire and Marine	416,007 75	90,079 20	63,604 34	576,026 69	84,498 72
Security	128,459 81	83,477 67	14,696 57	226,634 05	57,252 83
Shawmut	50,013 68		5,431 50	55,445 18	20,775 64
Springfield Fire and Marine	605,774 54		69,765 14	679,848 01	128,856 69
Star	166,619 08	26,165 89	26,165 89	192,023 42	31,372 99
Traders	280,800 58	37,393 32	37,393 32	370,591 71	65,802 81
Union Marine and Fire	71,806 83	44,919 76		109,970 56	11,264 08
Virginia Home	69,142 84	15,713 13	22,459 60	91,318 59	6,130 68
Westchester	765,556 72	7,272 29	13,823 60	808,082 14	126,613 35
Williamsburgh City	398,352 68		41,328 64	440,152 56	82,930 09
Total joint stock companies of other States.	\$36,159,179 98	\$3,552,357 77	\$3,875,238 03	\$43,831,434 89	\$5,422,230 47
U. S. Branch Foreign Companies.					
British America	\$252,839 20	\$23,911 20	\$8,024 76	\$285,675 16	\$126,384 89
Commercial Union	797,554 98			767,554 98	242,499 28
Hamburg-Bremen	307,490 61		19,306 53	386,797 14	184,008 80
Imperial	409,934 15		1,590 64	411,524 79	92,513 12
Lancashire	582,432 36			582,432 36	107,470 91
Liverpool and London and Globe	2,328,139 91		129,181 83	2,490,376 63	829,879 74
London Assurance	379,129 01		16,968 23	396,097 24	163,662 56
North British and Mercantile	1,416,314 99		76,300 86	1,492,615 85	336,611 47
Queen	962,263 00		1,858 32	964,121 32	257,120 27
Royal	1,684,232 65		80,050 29	1,764,964 76	513,651 08
Royal Canadian	502,108 20	87,442 54	18,854 35	698,405 09	203,362 11
Scottish Commercial	324,263 72	42,693 70	27,229 79	351,493 51	77,465 54
Western Assurance	348,629 71		10,567 55	401,890 96	128,310 67
Total U. S. Branch foreign companies	\$10,415,332 49	\$154,047 44	\$390,833 15	\$10,993,949 79	\$3,262,886 44

INCOME—Fire and Fire-Marine (Continued.)

RECAPITULATION.

NAME OF COMPANY.	PREMIUMS.		Interest and dividends.	Rents.	From other sources.	Total cash income.	Excess of income over expenditures.	Excess of expenditures over income.
	Fire.	Marine & Inland.						
Kentucky joint stock companies,	\$353,644 28	\$51,515 56	\$111,618 17	\$5,270 26	\$3,495 74	\$85,544 01	\$100,816 13	\$113,707 72
Joint stock companies of other States,	36,159,179 98	3,552,357 77	3,875,438 03	168,823 86	45,835 25	43,851,434 89	5,422,230 47	230,879 17
U. S. Branch foreign companies	To, 415,332 49	154,047 44	390,833 15	33,736 71	. . . . .	10,993,949 79	3,262,880 44	. . . . .
Total,	\$46,928,156 75	\$3,757,920 77	\$4,377,689 35	\$27,830 83	\$49,330 92	\$55,330,928 69	\$8,787,927 09	\$344,586 89

EXPENDITURES—Fire and Fire-Marine.

NAME OF COMPANY.	LOSSES.		Dividends.	Commissions.	Officers' salaries.	Taxes.	All other ex- penses.	Total cash ex- penditures.
	Fire.	Marine & Inland.						
<i>Kentucky Joint Stock Companies.</i>								
Clay, Fire and Marine.	\$119,411 57			\$17,112 09	\$5,799 95	\$6,183 08	\$19,696 06	\$168,202 75
Farmers and Drivers.	38,916 78			16,289 97	6,069 16	4,975 79	6,515 72	72,767 43
Franklin.	659 40	\$7,866 04	\$11,568 00	194 00	2,838 00	790 54	2,067 37	25,973 65
German.	5,328 86			78 50	5,140 20	955 87	1,250 88	12,754 31
German Security.	3,861 23		20,000 00		2,800 00	600 00	1,167 50	28,428 73
Kenton.	\$8,701 78	14,785 50	15,000 00	23,170 03	5,857 40	2,064 62	7,093 69	127,573 02
Louisville.	5,284 71	257 81	16,000 00		4,666 00	2,125 05	1,035 02	28,125 55
Louisville Germania.	3,463 84				5,435 53			21,243 37
Merchants.	1,524 03	324 09	\$11,844 00		4,027 34	1,111 95		10,776 66
Union.	190 00	8,397 00	\$3,358 00		3,400 00	1,547 13	1,246 95	14,881 04
Western.	3,721 81		16,000 00		5,084 73	992 51		25,799 05
Total Kentucky joint stock companies.	\$241,063 71	\$31,630 44	\$93,770 00	\$56,845 19	\$51,208 27	\$21,433 50	\$40,484 44	\$536,435 55
<i>Joint Stock Companies of other States.</i>								
Atena.	\$2,059,295 40	\$113,185 61	\$720,000 00	\$556,011 45	\$173,810 81	\$66,517 92	\$183,901 86	\$3,872,816 05
Allemania.	232,620 85		20,000 00	59,631 88	20,814 02	11,683 07	24,801 18	370,641 90
Alliance.	10,627 05			12,807 33	7,093 16	825 25	7,626 15	38,978 91
Amazon.	345,797 84	45,843 77	25,000 00	120,405 75	30,724 50	16,650 43	96,494 27	680,826 56
American.	199,059 15		32,484 00	204 88	117,877 04	13,019 43	4,951 12	367,595 62
American Central.	253,007 82		35,000 00	83,864 97	38,619 83	14,666 93	53,800 00	478,968 55
Armenia.	46,312 42		30,000 00	9,979 12	8,570 01	8,755 92	7,407 27	106,924 74
Atlantic.	205,392 90		20,000 00	41,776 56	24,400 04	8,521 14	21,446 35	381,507 00
Atlantic Fire and Marine.	29,745 81	2,071 63	24,150 00	12,478 00	8,159 37	2,845 88	9,058 04	89,110 23
Atlas.	334,910 66		24,000 00	77,777 96	81,921 52	10,179 43		528,789 59
Buffalo German.	74,962 07		30,000 00	33,607 84	11,170 37	6,027 34	7,990 81	163,758 43
Citizen's, New York.	83,595 67		70,346 20	25,105 57	57,304 94	3,298 91	23,237 21	262,918 45
Citizen's, Missouri.	55,696 32	1,716 34	30,829 70	36,729 70	8,000 00	7,676 27	12,605 09	182,448 72
Citizen's, New Jersey.	224,320 70		26,241 40	115,442 70	15,577 25	32,897 71	11,575 11	418,303 94
Connecticut.	166,508 83		75,000 00	48,287 78	15,504 78	8,610 86	23,883 37	337,795 62
Continental.	733,428 14		99,806 62	258,236 40	184,331 13	37,884 99	134,838 81	1,448,526 15
Enterprise Fire and Marine.	35,107 75	33,922 15	36,000 00	9,242 89	13,719 93	4,718 54	14,785 42	147,406 68
Equitable.	87,092 23		22,098 16	2,298 16	13,175 43	7,516 58	14,918 90	144,801 30
Equitable Fire and Marine.	44,206 26	1,843 56	21,078 10	19,730 22	18,582 45	5,430 66	3,166 00	114,127 25
Faneuil Hall.	127,764 88		27,940 00	49,440 62	12,874 39	9,536 77	36,680 59	264,237 25

* See note under expenditures of this company, page 30.

EXPENDITURES—Fire and Fire-Marine (Continued).

NAME OF COMPANY.	LOSSES.		Dividends.	Commissions.	Officers' salaries.	Taxes.	All other expenses.	Total cash expenditures.
	Fire.	Marine & Inland.						
<i>Joint Stock Companies of Other States.</i>								
Fire Association of Philadelphia	\$507,843 25	.....	\$138,310 50	\$234,009 09	\$28,652 75	\$35,898 72	\$14,092 56	\$958,835 87
Fireman's Fund	277,236 31	.....	62,690 34	78,232 33	42,947 68	9,503 10	70,182 82	636,837 62
Firemen's, Ohio	24,559 06	.....	25,085 40	14,627 41	11,568 83	3,350 81	7,611 54	86,803 02
Firemen's, New Jersey	52,102 48	.....	41,946 40	22,972 80	16,613 00	2,500 46	53,106 37	188,530 60
Firemen's Fund	42,810 32	.....	15,000 00	12,652 91	13,520 99	1,045 47	8,590 65	93,626 34
Franklin, Indiana	89,101 30	.....	36,252 32	33,285 61	14,261 20	5,528 51	14,049 04	192,577 98
Franklin, Missouri	53,383 82	.....	49,000 00	14,368 30	4,860 00	4,355 36	12,060 81	133,453 43
Franklin, Pennsylvania	586,236 99	4,445 14	327,552 00	155,093 34	107,004 12	36,530 07	158,827 82	1,173,604 94
German American	422,902 11	.....	100,000 00	14,462 39	77,311 36	27,124 20	81,636 11	850,498 17
Germania, New York	376,775 82	.....	50,000 00	140,797 77	70,218 24	19,319 40	170,840 08	829,951 37
Germania, New Jersey	28,156 19	.....	21,591 60	20,070 29	8,614 40	2,967 42	13,182 70	94,582 60
Girard Fire and Marine	137,084 04	.....	36,000 00	67,651 47	35,257 59	17,817 29	31,128 05	324,938 44
Harford	433,813 10	.....	45,000 00	138,013 06	50,560 00	19,071 86	164,058 16	870,516 21
Hartford	998,379 26	.....	198,160 00	278,231 55	119,133 16	43,145 72	108,220 26	1,745,269 95
Hoffman	136,807 50	.....	20,000 00	39,868 19	20,491 97	2,649 15	18,218 12	237,974 93
Home, New York	1,682,067 42	.....	273,735 00	560,531 33	241,178 53	64,708 42	195,078 83	3,017,290 53
Home, Ohio	197,137 36	.....	37,500 00	59,870 69	36,272 42	12,497 86	34,562 03	377,840 96
Howard	57,521 53	.....	60,000 00	22,762 32	31,387 47	8,527 39	19,120 52	199,319 23
Humboldt	100,162 97	.....	.....	28,168 16	12,195 75	22,216 38	.....	162,773 26
Insurance Company of North America	863,484 07	1,215,187 47	201,448 80	274,102 45	91,520 64	80,518 19	223,847 61	2,950,109 23
Lamar	70,795 85	21,322 79	20,000 00	18,522 28	17,100 00	2,816 00	21,172 54	180,730 36
Lancaster	170,717 23	.....	9,436 80	51,449 28	25,669 23	5,849 26	11,021 07	254,182 87
Lorillard	46,860 95	.....	36,000 00	26,697 15	25,715 00	8,930 88	13,822 32	151,972 30
Manhattan	311,170 34	28,858 95	35,000 00	103,478 50	49,586 28	15,011 39	57,589 05	660,694 51
Mercantile Mutual . . . . .	.....	704,660 91	50,000 00	58,862 23	67,718 90	7,590 53	.....	888,772 57
Merchants', Rhode Island	92,107 90	133 13	24,000 00	41,802 55	14,486 30	5,381 48	5,053 81	182,965 17
Merchants, New Jersey	166,099 26	.....	42,865 20	68,502 88	28,046 00	609 58	46,666 01	352,728 93
Merchants and Mechanics	66,661 08	12,001 69	45,000 00	14,170 34	13,032 82	7,332 76	.....	158,218 09
Meriden	83,804 65	.....	28,000 00	24,099 75	9,300 00	3,383 76	11,399 79	159,934 95
Mississippi Valley	100,806 67	590 11	.....	35,898 11	33,820 57	12,182 26	.....	183,278 72
National, Connecticut	178,670 51	.....	90,000 00	52,739 08	26,276 67	9,404 67	20,100 42	377,191 35
National, New York	61,244 24	.....	24,000 00	29,665 82	16,121 59	5,709 49	28,641 77	165,382 91
New Hampshire	80,812 11	24,000 00	20,000 00	24,880 55	7,170 72	3,859 06	8,677 19	140,540 53
Niagara	469,551 00	.....	50,030 00	118,474 00	92,600 00	19,234 00	108,127 00	858,016 00
Northern	80,712 66	.....	.....	20,870 94	10,610 64	5,049 44	11,474 51	128,718 19

Northwestern National	254,117 06	100,614 67	58,595 00	65,107 36	39,113 35	13,560 30	38,396 99	569,594 67
Orient	172,013 01	.. . . .	90,500 00	47,895 51	22,279 84	8,633 48	27,020 52	374,342 36
Pennsylvania	39,275 00	.. . . .	39,275 00	89,054 68	88,558 53	12,040 02	7,831 98	553,091 29
People's, New Jersey	167,836 65	.. . . .	24,631 70	55,211 77	14,823 33	9,108 35	20,854 88	292,466 68
People's, Tennessee	121,732 81	.. . . .	24,000 00	33,456 60	29,771 99	10,486 92	.. . . .	219,448 32
Phenix	466,283 78	.. . . .	150,000 00	200,333 72	131,239 36	35,317 81	140,636 35	1,183,626 11
Phenix, Connecticut	871,885 29	.. . . .	105,000 00	215,147 32	69,649 67	38,729 99	130,006 36	1,490,418 54
Phenix, Missouri	22,725 97	.. . . .	18,765 00	2,386 50	9,520 00	.. . . .	28,307 71	81,745 18
Planters	105,082 41	.. . . .	.. . . .	20,899 14	20,697 01	5,457 26	1,294 80	156,890 02
Providence Washington	57,076 45	12,008 06	40,449 55	24,651 05	10,658 62	6,496 58	13,327 71	164,668 02
Saint Joseph Fire and Marine	83,228 99	.. . . .	24,000 00	32,578 69	8,748 53	13,953 48	5,800 00	172,247 33
Saint Louis	70,633 67	60,605 59	2,574 00	35,668 34	13,582 77	6,669 53	11,521 59	201,195 40
Saint Paul Fire and Marine	236,777 89	53,472 59	48,000 00	77,624 68	28,119 00	13,091 15	34,442 75	491,527 97
Security	57,907 20	48,449 68	22,000 00	25,746 38	14,621 87	565 08	.. . . .	169,381 20
Shawmut	3,761 95	.. . . .	.. . . .	5,415 75	10,535 47	2,077 39	12,288 98	34,669 54
Springfield Fire and Marine	310,857 93	.. . . .	60,000 00	86,686 19	27,065 02	19,118 14	47,264 04	550,991 32
Star	67,178 67	.. . . .	25,000 00	11,232 99	20,325 29	4,739 66	33,072 62	101,550 43
Traders'	101,378 66	35,311 94	60,000 00	42,720 37	24,249 71	10,320 94	30,711 31	304,098 99
Union Marine and Fire	21,475 68	23,078 98	19,790 00	11,319 30	9,245 71	8,017 88	98,715 46	98,715 46
Virginia Home	51,172 64	101 50	20,000 00	.. . . .	10,366 98	3,066 79	.. . . .	85,167 91
Westchester	402,642 85	.. . . .	22,889 34	124,838 96	27,065 02	16,823 92	87,508 70	682,368 79
Williamsburgh City	140,312 19	1,193 70	50,018 00	60,114 68	44,955 61	7,636 82	53,001 47	357,232 47
Total joint stock companies of other States.	\$18,550,752 93	\$2,683,847 80	\$4,306,181 06	\$5,899,043 67	\$2,981,258 44	\$1,054,436 69	\$3,164,563 00	\$38,640,083 59

U. S. Branch Foreign Companies.

British America	\$58,210 71	.. . . .	.. . . .	\$50,158 62	\$22,950 67	\$2,986 82	.. . . .	\$150,200 27
Commercial Union	322,353 11	.. . . .	.. . . .	15,133 23	37,972 18	19,394 25	.. . . .	323,655 70
Hamburg-Bremen	97,863 67	.. . . .	.. . . .	69,681 33	11,400 00	5,018 36	18,024 98	202,788 34
Imperial	171,562 90	.. . . .	.. . . .	69,144 15	35,669 82	14,300 63	28,248 17	319,011 67
Lancashire	355,022 47	.. . . .	.. . . .	104,515 45	34,414 81	11,008 72	.. . . .	474,961 45
Liverpool and London and Globe	929,316 17	.. . . .	.. . . .	308,093 06	253,016 39	45,071 87	124,999 40	1,660,496 89
London Assurance	106,104 20	.. . . .	.. . . .	45,737 68	28,029 65	17,162 75	35,400 40	235,494 68
North British and Mercantile	723,767 97	.. . . .	.. . . .	188,306 25	100,804 08	29,276 28	113,819 80	1,156,004 38
Queen	450,174 83	.. . . .	.. . . .	144,167 41	41,350 94	22,221 63	49,086 24	707,001 05
Royal	77,775 94	.. . . .	.. . . .	284,317 85	101,163 84	40,960 79	67,095 26	1,251,313 68
Royal Canadian	184,310 28	.. . . .	.. . . .	134,328 63	37,104 20	10,443 45	104,465 48	495,042 68
Scottish Commercial	151,280 24	.. . . .	.. . . .	62,540 54	23,782 34	10,335 45	26,089 40	274,027 97
Western	119,280 99	54,084 86	.. . . .	74,927 41	21,614 19	2,772 84	.. . . .	273,580 29
Total U. S. Branch foreign companies.	\$4,396,963 48	\$104,359 25	.. . . .	\$1,651,251 61	\$749,213 11	\$231,069 84	\$598,212 06	\$7,731,069 35

EXPENDITURES—Fire and Fire-Marine (Continued).

RECAPITULATION.

NAME OF COMPANY.	LOSSES.		Dividends.	Commissions	Officers' salaries.	Taxes.	All other expenses.	Total cash expenditures.
	Fire.	Marine & Inland.						
Kentucky joint stock companies	\$241,063 71	\$31,630 44	\$93,770 00	\$56,848 19	\$51,208 27	\$21,433 30	\$40,484 44	\$536,435 55
Joint stock companies of other States.	18,550,752 93	2,083,847 80	4,306,181 06	5,879,043 67	2,681,258 44	1,054,435 69	3,164,563 00	38,640,083 59
United States Branch foreign companies	4,396,902 48	104,359 25	. . . . .	1,631,231 61	749,213 11	231,069 84	598,212 06	7,731,069 35
Total.	\$23,188,780 12	\$3,819,837 49	\$4,399,951 06	\$7,607,140 47	\$5,781,679 82	\$1,306,940 03	\$3,803,259 50	\$46,997,588 49

RISKS, PREMIUMS, AND LOSSES—Fire.

NAME OF COMPANY.	Risks in force at the beginning of the year.	Risks written during the year.	Risks terminated during the year.	Risks reinsured during the year.	Risks in force at the end of the year.	Premiums received during the year.	Losses paid during the year.
<i>Kentucky Joint Stock Companies.</i>							
Clay Fire and Marine	\$11,830,119 00	\$8,863,053 00	\$14,131,506 00	\$76,501 00	\$6,485,165 00	\$51,895 46	\$110,411 57
Farmers and Merchants	2,584,504 00	5,048,010 00	3,288,833 00	. . . . .	4,344,581 00	84,665 12	38,916 78
Franklin	707,933 00	632,976 00	509,151 00	72,250 00	779,508 00	6,720 87	659 10
German	3,930,419 00	3,546,922 00	3,700,066 00	. . . . .	3,758,775 00	32,465 03	5,323 86
German Security	1,083,864 00	1,241,310 00	1,083,384 00	63,100 00	14,196,710 00	14,198 04	3,861 23
Kenton	6,047,873 00	8,157,323 00	7,199,934 00	411,397 00	6,593,855 00	98,453 35	58,701 78
Louisville	2,107,393 00	1,504,712 00	1,066,158 00	. . . . .	1,945,857 00	17,059 85	5,283 71
Louisville Germania	1,701,317 00	1,431,690 00	1,701,594 00	1,500 00	1,046,918 00	13,391 05	3,403 84
Merchants	570,635 00	554,937 00	632,054 00	. . . . .	492,918 00	7,249 24	7,150 10
Union	658,786 00	590,576 00	615,884 00	. . . . .	633,481 00	7,242 68	190 00
Western	2,506,288 00	2,047,455 00	2,053,772 00	7,200 00	2,492,771 00	19,671 89	3,721 81
Total Kentucky joint stock companies	\$33,955,064 00	\$33,619,864 00	\$36,623,436 00	\$631,948 00	\$30,319,544 00	\$353,644 28	\$241,063 71
<i>Joint Stock Companies of Other States.</i>							
Ettna	\$277,600,807 00	\$297,662,783 00	\$306,954,250 00	\$345,000 00	\$267,984,340 00	\$3,579,801 51	\$2,050,268 40
Allemania	27,276,974 00	23,064,351 00	29,730,142 00	18,310 00	21,004,873 00	262,541 60	232,620 85
Alliance . . . . .	. . . . .	8,015,969 00	830,759 00	12,481 00	6,996,759 00	76,380 87	10,637 83
Amazon	30,634,105 00	49,019,368 00	37,381,568 00	1,178,503 00	41,093,432 00	639,855 26	345,797 84
American	34,162,526 00	43,532,083 00	40,220,369 00	191,812 00	37,282,468 00	444,007 43	199,959 15
American Central	32,170,666 00	35,579,671 00	36,727,432 00	1,085,433 00	29,937,472 00	488,571 24	253,007 82
Armenia	6,061,174 00	6,975,272 00	7,767,271 00	59,448 00	5,209,727 00	70,384 11	46,312 42
Atlantic	23,453,682 00	33,296,974 00	31,515,038 00	48,112 00	25,187,506 00	337,001 32	203,392 90
Atlantic Fire and Marine	4,633,922 00	6,428,094 00	5,714,796 00	97,597 00	5,250,523 00	74,841 79	29,745 81
Atlas	21,222,876 00	35,091,887 00	30,418,294 00	72,607 00	25,823,802 00	517,107 63	334,910 66
Buffalo German	19,456,569 00	24,320,286 00	21,049,793 00	474,550 00	21,202,512 00	207,831 41	74,962 07
Citizens', New York	47,759,517 00	49,646,059 00	51,684,475 00	1,175,716 00	44,495,385 00	262,810 42	83,595 67
Citizens', Missouri	9,562,373 00	15,955,555 00	15,135,012 00	102,573 00	10,380,166 00	197,459 07	95,696 32
Citizens', New Jersey	15,646,350 00	25,377,153 00	17,528,372 00	982,750 00	22,512,558 00	472,702 65	224,320 71
Connecticut	25,372,400 00	30,980,300 00	28,325,200 00	960,400 00	27,067,100 00	324,934 12	166,508 83
Continental	198,241,466 00	216,437,323 00	215,801,466 00	3,610,281 00	195,168,042 00	1,523,845 67	733,428 14
Enterprise Fire and Marine	7,215,193 00	7,161,848 00	6,482,390 00	8,533 00	7,812,019 00	90,094 55	35,107 55
Equitable	8,443,681 00	10,521,299 00	10,599,560 00	268,220 00	8,106,542 00	139,769 56	87,092 23
Equitable Fire and Marine	8,593,589 00	10,125,745 00	9,324,472 00	131,077 00	9,265,785 00	116,524 40	44,290 36
Faneuil Hall	12,142,605 00	17,357,793 00	14,935,040 00	290,583 00	14,368,799 00	217,562 18	127,764 88
Fire Association of Philadelphia	129,454,837 00	76,873,542 00	69,338,213 00	401,325 00	136,588,841 00	1,140,440 86	507,843 95
Fireman's Fund	31,459,551 00	35,047,212 00	37,921,018 00	2,115,969 00	26,499,776 00	478,039 39	277,530 31

RISKS, PREMIUMS, AND LOSSES—Fire (Continued).

NAME OF COMPANY.	Risks in force at the beginning of the year.	Risks written during the year.	Risks terminated during the year.	Risks reinsured during the year.	Risks in force at the end of the year.	Premiums received during the year.	Losses paid during the year.
<i>Joint Stock Companies of other States.</i>							
Firemen's, Ohio.	\$10,909,491 00	\$8,209,133 00	\$7,667,368 00	\$103,539 00	\$11,437,706 00	\$94,497 66	\$24,559 06
Firemen's, New Jersey.	25,321,501 00	29,724,867 00	27,387,188 00	47,275 00	27,611,905 00	233,427 91	52,102 48
Firemen's Fund.	8,557,599 00	8,976,920 00	9,589,675 00	129,531 00	7,855,243 00	74,119 71	42,810 32
Franklin, Indiana.	8,673,149 00	12,551,367 00	10,567,635 00	109,973 00	10,546,908 00	164,544 87	89,101 30
Franklin, Missouri.	5,426,522 00	16,088,288 00	7,456,337 00	1,720,341 00	6,476,002 00	107,333 82	53,383 82
Franklin, Pennsylvania.	164,553,811 00	82,285,665 00	81,453,058 00	. . . . .	165,386,818 00	1,047,982 53	586,236 99
German American.	74,474,779 00	100,723,450 00	92,203,992 00	1,453,981 00	81,400,233 00	940,481 57	422,062 11
Germania, New York.	92,104,522 00	91,520,101 00	94,594,111 00	1,916,134 00	86,814,178 00	869,643 65	378,775 82
Germania, New Jersey.	6,486,443 00	9,869,663 00	7,887,248 00	282,726 00	8,216,072 00	100,833 79	28,156 19
Girard Fire and Marine.	48,075,249 00	42,080,622 00	42,676,778 00	343,158 00	47,741,935 00	436,290 66	137,084 10
Hanover.	95,475,065 00	99,565,206 00	95,866,819 00	2,224,520 00	96,948,932 00	968,189 10	433,813 04
Harford.	147,260,542 00	154,979,896 00	154,274,899 00	. . . . .	139,965,539 00	1,913,406 61	998,379 26
Hofman.	17,312,411 00	19,928,839 00	20,841,559 00	472,675 00	15,927,016 00	226,427 65	136,807 59
Home, New York.	347,393,978 00	390,222,100 00	375,343,857 00	5,467,985 00	356,824,236 00	3,082,408 06	1,682,067 42
Home, Ohio.	25,416,808 00	26,004,681 00	29,683,518 00	148,120 00	21,586,831 00	343,616 33	197,137 36
Howard.	25,080,098 00	26,627,004 00	27,377,881 00	784,752 00	23,544,469 00	107,212 14	57,521 33
Humboldt.	12,817,291 00	10,586,046 00	14,515,540 00	48,033 00	8,839,764 00	137,548 58	100,162 07
Insurance Company of North America.	183,516,475 00	130,600,500 00	139,520,642 00	. . . . .	174,596,333 00	1,559,475 60	863,484 07
Lamar.	11,910,832 00	17,471,990 00	16,920,321 00	55,159 00	12,407,351 00	151,806 76	79,795 85
Lancaster.	10,366,238 00	16,106,426 00	16,068,072 00	86,266 00	9,405,446 00	28,741 12	170,787 23
Lorillard.	11,648,382 00	23,866,185 00	21,510,680 00	. . . . .	12,352,505 00	168,062 00	46,880 95
Manhattan.	32,234,893 00	54,747,118 00	59,723,801 00	1,621,359 00	33,613,391 00	632,592 74	311,170 34
Merchants', Rhode Island.	11,675,596 00	14,457,395 00	13,404,763 00	. . . . .	13,092,138 00	197,960 89	92,107 90
Merchants', New Jersey.	35,717,948 00	47,105,466 00	41,578,748 00	404,203 00	40,840,403 00	415,848 44	166,099 26
Merchants and Mechanics'.	5,867,686 00	7,993,117 00	8,097,078 00	262,409 00	5,591,316 00	92,713 18	66,681 08
Meriden.	8,786,896 00	12,292,506 00	11,094,141 00	83,850 00	9,257,495 00	150,677 27	83,804 65
Mississippi Valley.	9,765,764 00	13,336,764 00	13,336,524 00	215,824 00	5,932,361 00	154,569 51	100,806 67
National, Connecticut.	28,812,370 00	28,435,275 00	27,047,003 00	130,491 00	30,050,151 00	358,793 53	178,670 5
National, New York.	21,049,361 00	26,954,569 00	24,728,207 00	100,000 00	27,175,723 00	187,063 55	61,244 24
New Hampshire.	16,679,900 00	12,261,113 00	11,731,245 00	. . . . .	17,209,768 00	156,979 68	80,812 11
Niagara.	73,432,726 00	81,045,867 00	82,824,268 00	4,265,613 00	67,388,712 00	777,771 00	469,551 00
Northern.	7,954,776 00	8,783,026 00	9,819,860 00	38,605 00	6,966,337 00	115,782 49	80,712 66
Northwestern National.	17,705,436 00	34,716,731 00	28,542,389 00	161,500 00	23,778,278 00	398,522 79	254,117 06
Orient.	25,238,169 00	25,666,349 00	28,628,164 00	. . . . .	24,276,354 00	316,232 55	172,013 01
Pennsylvania.	49,735,641 00	47,459,487 00	48,952,927 00	396,378 00	47,795,823 00	508,555 21	176,763 08
People's, New Jersey.	18,272,571 00	23,200,339 00	21,674,001 00	368,871 00	19,581,138 00	282,019 61	167,830 65
People's, Tennessee.	9,595,673 00	14,641,848 00	13,917,082 00	124,358 00	10,106,081 00	189,048 21	121,732 81

Phenix	105,142,421 00	142,713,791 00	131,831,788 00	510,249 00	115,544,175 00	1,261,708 21	466,283 78
Phenix, Connecticut	119,053,586 00	99,840,795 00	103,068,103 00	. . . . .	115,820,131 00	1,452,672 45	871,685 59
Phenix, Missouri	3,400,309 00	5,013,187 00	4,755,206 00	73,000 00	3,585,350 00	23,766 52	25,705 97
Planters	9,420,675 00	8,446,136 00	11,997,754 00	320,850 00	5,018,287 00	120,886 55	105,082 41
Providence Washington	7,184,100 00	22,833,838 00	15,872,095 00	404,755 00	13,801,088 00	181,247 00	57,076 45
Saint Joseph Fire and Marine	12,157,764 00	13,493,201 00	13,807,363 00	1,111,128 00	10,702,474 00	182,028 92	83,228 99
Saint Louis	6,146,679 00	11,830,266 00	9,225,095 00	209,482 00	8,551,368 00	168,668 04	79,533 67
Saint Paul Fire and Marine	24,004,548 00	25,680,142 00	24,331,094 00	247,392 00	29,104,304 00	416,007 75	236,777 89
Security	10,358,279 00	14,352,202 00	10,771,786 00	68,404 00	13,870,611 00	128,459 81	57,997 29
Shawmut . . . . .	. . . . .	4,432,336 00	102,794 00	37,501 00	4,202,071 00	50,013 68	3,761 95
Springfield Fire and Marine	62,518,364 00	55,406,378 00	53,395,558 00	. . . . .	62,591,124 00	605,774 54	310,857 93
Star	18,799,679 00	21,091,853 00	21,431,702 00	643,394 00	17,816,556 00	166,619 08	67,179 67
Traders	17,266,147 00	30,560,377 00	31,885,685 00	. . . . .	15,940,839 00	280,800 58	101,378 66
Union Marine and Fire	2,410,480 00	10,851,126 00	6,071,400 00	2,348,673 00	3,341,542 00	71,806 83	21,475 68
Virginia Home	5,445,261 00	6,321,540 00	5,093,402 00	851,260 00	8,012,130 00	60,142 84	51,172 64
Worcester	58,572,157 00	73,979,231 00	61,809,754 00	438,838 00	72,112,866 00	765,556 72	402,642 85
Williamsburg City	50,647,462 00	51,395,241 00	51,095,167 00	522,668 00	49,734,758 00	398,352 68	140,312 19
Total joint stock companies of other States	\$3,192,786,160 00	\$3,411,789,533 00	\$3,313,391,300 00	\$45,997,712 00	\$3,245,186,681 00	\$36,159,179 98	\$18,550,752 93

British America	\$6,970,937 00	\$2,438,012 00	\$13,495,628 00	\$98,450 00	\$15,844,871 00	\$252,839 20	\$58,210 71
Commercial Union	48,428,112 00	71,577,044 00	59,200,787 00	3,623,532 00	57,180,837 00	707,554 98	322,353 11
Hamburg-Bremen	28,746,730 00	39,549,868 00	39,327,429 00	382,500 00	28,386,609 00	367,490 01	97,863 67
Imperial	60,830,724 00	49,767,593 00	62,805,781 00	64,537 00	47,646,969 00	409,934 15	171,592 99
Lancashire	39,712,121 00	57,246,492 00	58,012,649 00	. . . . .	38,945,964 00	582,432 37	325,022 47
Liverpool and London and Globe	195,072,604 00	288,008,973 00	269,831,517 00	10,745,939 00	202,503,240 00	2,328,139 91	126,310 17
London Assurance	45,093,017 00	59,682,189 00	49,249,010 00	. . . . .	42,014,500 00	379,429 01	166,104 20
North British and Mercantile	19,867,740 00	139,514,785 00	184,490,833 00	. . . . .	144,895,674 00	1,416,314 99	723,767 97
Queen	72,550,681 00	91,037,227 00	88,401,480 00	1,081,288 00	74,714,413 00	1,062,263 00	459,173 83
Royal	153,951,083 00	167,327,863 00	160,177,973 00	6,153,596 00	154,947,345 00	1,684,232 65	757,775 94
Royal Canadian	25,095,010 00	61,218,450 00	27,414,417 00	795,105 00	55,103,938 00	592,108 20	184,310 28
Scottish Commercial	17,282,974 00	30,414,520 00	21,134,535 00	715,331 00	3,242,603 72	3,242,603 72	151,280 24
Western Assurance	8,977,347 00	34,615,149 00	15,436,467 00	. . . . .	28,156,029 00	348,039 71	119,280 99
Total U. S. Branch foreign companies	\$86,537,356 00	\$1,103,467,411 00	\$996,267,422 00	\$23,579,268 00	\$887,168,677 00	\$10,415,332 49	\$4,306,963 48

RECAPITULATION.

Kentucky joint stock companies	\$33,955,064 00	\$33,619,864 00	\$36,623,436 00	\$631,948 00	\$30,319,544 00	\$353,644 28	\$241,063 71
Joint stock companies of other States	3,192,786,160 00	3,411,789,533 00	3,313,391,300 00	45,997,712 00	3,245,186,681 00	36,159,179 98	18,550,752 93
U. S. Branch foreign companies	8,653,735 00	1,103,467,411 00	999,267,422 00	23,579,268 00	887,168,677 00	10,415,332 49	4,306,963 48
Total	\$4,033,278,580 00	\$4,548,876,808 00	\$4,349,281,158 00	\$70,100,028 00	\$4,102,674,302 00	\$46,928,156 75	\$23,188,780 12

RISKS, PREMIUMS, AND LOSSES—Marine and Inland.

NAME OF COMPANY.	Risks in force at the beginning of the year.	Risks written during the year.	Risks terminated during the year.	Risks reinsured during the year.	Risks in force at the end of the year.	Premiums received during the year.	Losses paid during the year.
<i>Kentucky Joint Stock Companies.</i>							
Franklin	\$20,000 00	\$2,164,328 00	\$2,159,328 00	. . . . .	\$25,000 00	\$10,053 00	\$7,866 04
Kenton	164,750 00	356,564 00	320,787 00	. . . . .	188,587 00	22,560 00	14,785 50
Louisville	18,850 00	404,806 00	409,156 00	. . . . .	14,500 00	5,868 06	257 81
Merchants' . . . . .	. . . . .	946,304 00	. . . . .	. . . . .	. . . . .	9,909 19	324 09
Union . . . . .	. . . . .	1,515,852 00	1,480,152 00	. . . . .	35,700 00	. . . . .	8,397 00
Total Kentucky joint stock companies	\$203,600 00	\$5,387,854 00	5,324,727 00	\$3,000 00	\$203,727 00	51,515 56	\$31,630 44
<i>Joint Stock Companies of Other States.</i>							
Atna	\$220,809 00	\$15,765,222 00	\$15,774,955 00	. . . . .	\$211,166 00	\$138,688 06	\$113,185 61
Amazon . . . . .	. . . . .	4,527,498 00	4,527,493 00	. . . . .	. . . . .	50,170 42	45,843 77
Atlantic Fire and Marine	64,148 00	2,040,000 00	2,037,438 00	\$15,000 00	51,770 00	10,948 80	20,975 50
Citizens', Missouri	50,000 00	1,314,663 00	1,349,663 00	. . . . .	24,000 00	9,191 30	1,710 84
Enterprise Fire and Marine	331,410 00	1,310,678 00	1,235,030 00	1,500 00	405,538 00	42,716 46	33,922 15
Equitable Fire and Marine	103,431 00	1,103,932 00	1,121,636 00	3,000 00	82,727 00	10,298 36	1,843 56
Fireman's Fund	1,043,851 00	5,242,597 00	5,161,788 00	176,541 00	948,119 00	117,452 26	96,935 95
Franklin, Indiana . . . . .	. . . . .	134,329 00	134,329 00	. . . . .	. . . . .	756 55	. . . . .
Franklin, Missouri . . . . .	. . . . .	2,426,413 00	2,426,413 00	. . . . .	. . . . .	15,858 36	4,425 14
Howard	6,000 00	4,000 00	10,000 00	. . . . .	. . . . .	221 00	. . . . .
Insurance Company of N. A.	11,407,833 00	170,106,266 00	171,078,766 00	. . . . .	9,715,363 00	1,571,118 30	1,215,187 47
Lamar	228,859 00	9,062,829 00	9,121,588 00	. . . . .	170,100 00	22,844 93	21,322 79
Manhattan . . . . .	. . . . .	5,202,605 00	5,079,705 00	. . . . .	122,000 00	36,163 65	28,858 95
Mercantile Mutual	5,758,534 00	67,816,058 00	71,417,153 00	. . . . .	2,137,439 00	921,271 90	704,660 91
Merchants, Rhode Island . . . . .	. . . . .	572,130 00	569,130 00	. . . . .	3,000 00	1,465 87	133 13
Merchants and Mechanics'	13,900 00	2,595,151 00	2,592,251 00	16,800 00	. . . . .	9,365 28	12,001 69
Mississippi Valley . . . . .	. . . . .	839,119 00	830,119 00	. . . . .	. . . . .	3,709 21	590 11
Northwestern National	130,500 00	11,389,251 00	11,166,051 00	3,000 00	359,700 00	103,867 03	100,614 61
Phoenix	497,466 00	25,524,481 00	24,343,405 00	. . . . .	1,076,462 00	154,608 19	59,815 09
Planters . . . . .	. . . . .	2,027,986 00	2,027,986 00	. . . . .	. . . . .	10,840 57	3,459 40
Providence Washington . . . . .	. . . . .	17,268,407 00	16,545,629 00	105,092 00	617,686 00	63,158 54	12,008 06
Saint Joseph Fire and Marine . . . . .	. . . . .	2,837,466 00	2,856,768 00	. . . . .	. . . . .	. . . . .	3,937 04
Saint Louis	49,611 00	14,964,369 00	14,809,369 00	. . . . .	30,369 00	16,690 53	60,605 30
Saint Paul Fire and Marine	228,550 00	2,731,910 00	2,278,160 00	. . . . .	893,720 00	90,079 20	53,472 50
Security	479,050 00	. . . . .	12,922,081 00	42,080 00	. . . . .	83,477 67	48,449 68
Traders'	65,000 00	13,006,024 00	12,922,081 00	. . . . .	148,943 00	44,919 76	35,311 94
Union Marine and Fire	105,173 00	1,895,922 00	1,965,666 00	228 00	35,801 00	15,713 13	23,078 98

Virginia Home	7,135 00	981,237 00	970,135 00	. . . . .	18,237 00	7,272 29	101 50
Williamsburgh City.	15,625 00	. . . . .	15,625 00	. . . . .	. . . . .	. . . . .	1,193 70
Total joint stock companies of other States,	\$20,885,975 00	\$382,723,057 00	\$385,267,721 00	\$363,241 00	\$17,978,070 00	\$3,552,357 77	\$2,683,847 80
<i>U. S. Branch Foreign Companies.</i>							
British America.	\$102,500 00	\$2,722,850 00	\$2,525,250 00	. . . . .	\$300,100 00	\$23,911 20	\$24,083 45
Royal Canadian.	10,000 00	6,040,500 00	6,142,278 00	. . . . .	637,652 00	87,442 54	24,390 94
Western Assurance.	61,000 00	6,878,934 00	6,885,734 00	. . . . .	53,300 00	42,693 70	54,984 86
Total U. S. Branch foreign companies. . . .	\$173,500 00	\$16,541,384 00	\$15,553,262 00	\$170,570 00	\$991,052 00	\$154,047 44	\$104,359 25

RECAPITULATION.

Kentucky joint stock companies.	\$203,600 00	\$5,387,854 00	\$5,324,727 00	\$3,000 00	\$263,727 00	\$51,515 56	\$31,630 44
Joint stock companies of other States	20,885,975 00	382,723,057 00	385,267,721 00	363,241 00	17,978,070 00	3,552,357 77	2,683,847 80
United States Branch foreign companies	173,500 00	16,541,384 00	15,553,262 00	170,570 00	991,052 00	154,047 44	104,359 25
Total.	\$21,263,075 00	\$404,652,295 00	\$406,145,710 00	\$530, 11 00	\$19,232,849 00	\$3,757,920 77	\$2,819,837 49

BUSINESS IN KENTUCKY DURING THE YEAR.

NAME OF COMPANY.	FIRE.			INLAND.			Taxes paid.
	Risks taken.	Premiums received.	Losses paid.	Risks taken.	Premiums received.	Losses paid.	
<i>Kentucky Joint Stock Companies.</i>							
Clay Fire and Marine.	\$2,010,667 00	\$19,694 68	\$4,990 67				
Farmers and Drivers.	2,216,136 00	19,002 54	4,518 85				
Franklin.	632,976 00	6,720 87	639 10	\$2,104,328 00	\$10,953 02	\$12,464 43	
German.	3,546,922 00	32,465 93	5,328 86				
German Security.	1,241,310 00	14,198 04	3,861 23				
Kenton.	3,001,502 00	31,437 20	8,893 04	199,765 00	11,331 66	13,104 48	
Louisville.	1,564,712 00	17,059 85	5,284 71	404,806 00	3,184 63	257 81	
Louisville Germania.	1,431,690 00	13,399 65	3,463 84				
Merchants.	554,937 00	7,249 22	1,554 03	946,304 00	5,808 66	324 09	
Union.	590,576 00	7,242 68	190 00	1,515,852 00	9,909 19	8,397 00	
Western.	2,047,455 00	19,671 89	3,721 81				
Total Kentucky joint stock companies . . .	\$18,778,883 00	\$188,794 57	\$42,436 14	\$5,231,055 00	\$49,286 56	\$34,547 51	
<i>Joint Stock Companies of Other States.</i>							
Anna.	\$6,126,308 00	\$83,243 01	\$54,150 23				\$3,223 29
Allemania.	181,091 00	2,867 53	248 32	\$565,098 00	\$5,832 68	\$832 01	
Alliance.	38,800 00	860 50					
Amazon.	992,604 00	13,312 04	6,076 80				
American.	483,567 00	6,158 18	018 92				238 23
American Central.	647,139 00	10,521 72	3,642 98				287 55
Armenia.	166,225 00	2,396 32					134 29
Atlantic.	149,800 00	2,445 88	6 55				44 02
Atlantic Fire and Marine.	104,968 00	1,259 88					32 74
Atlas.	347,940 00	5,032 72	1,379 22				
Buffalo German.	380,491 00	5,218 25	1,287 84				421 71
Citizen's, New York.	367,070 00	5,069 10					231 90
Citizen's, Missouri.	376,468 00	6,605 93	2,611 16				
Citizen's, New Jersey.	527,830 00	9,108 00	5,808 06				331 97
Connecticut.	203,500 00	2,234 36	4,281 70				
Continental.	1,795,673 00	17,188 18	14,848 80				
Enterprise Fire and Marine.	920,192 00	10,439 17	70 00	13,997 00	226 00		385 85
Equitable.	137,235 00	2,984 50	832 08				76 32
Equitable Fire and Marine.	104,968 00	1,259 88					32 74
Faneuil Hall.	200,710 00	3,034 43	4,163 12				254 20

Fire Association of Philadelphia	966,263 00	15,334 13	1,745 66	1,745 66	437 42
Fremant's Fund	234,720 00	2,331 71	3,424 03	3,424 03	64 97
Fremant's, Ohio	150,241 00	2,637 00	50 00	50 00	104 88
Fremant's, New Jersey	81,450 00	1,170 50	1,200 00	1,200 00	21 00
Fremant's Fund, New York	159,000 00	1,302 40	682 00	682 00	94 29
Franklin, Indiana	248,281 00	3,339 07	579 47	579 47	56 10
Franklin, Missouri	164,000 00	2,117 68	16,142 50	16,142 50	1,334 32
Franklin, Pennsylvania	2,500,244 00	44,004 27	1,406 00	1,406 00	609 06
German American	918,470 00	14,959 63	4,836 69	4,836 69	740 49
Germania, New York	1,148,178 00	18,023 26	2,335 62	2,335 62	113 38
Germania, New Jersey	282,110 00	4,643 10	4,936 36	4,936 36	530 92
Grand Fire and Marine	666,595 00	8,013 36	16,950 65	16,950 65	740 49
Hanover	1,148,078 00	18,023 26	37,772 68	37,772 68	1,649 98
Hartford	2,876,338 00	37,772 68	2,301 07	2,301 07	56 78
Hoffman	166,875 00	53,803 30	34,776 21	34,776 21	1,628 24
Home, New York	3,798,082 00	3,778 38	1,102 59	1,102 59	223 41
Home, Ohio	273,685 00	3,950 84	568 33	568 33	62 81
Howard	357,880 00	3,942 98	15,048 09	15,048 09	1,495 96
Humboldt	159,128 00	46,141 08	1,295 00	1,295 00	92 66
Insurance Company of North America	3,056,758 00	3,437 04	8 33	8 33	134 19
Lamar	203,340 00	3,066 50	13 50	13 50	450 97
Laucaster	159,180 00	4,417 78	604 09	604 09	173 50
Lorillard	208,330 00	6,425 37	920,894 00	920,894 00	3,120 03
Manhattan	401,000 00	1,259 88	7,687 91	7,687 91	87 74
Mercantile Mutual	171,687 00	13,315 54	4,505 54	4,505 54	318 40
Merchants', Rhode Island	44,210 00	7,179 68	4,505 54	4,505 54	418 35
Merchants', New Jersey	104,908 00	2,609 62	1,749 07	1,749 07	263 76
Merchants and Mechanics'	1,205,222 00	1,070 37	359 52	359 52	97 32
Merich	382,841 00	4,366 88	554 20	554 20	330 61
Mississippi Valley	171,687 00	520 00	17,342 51	17,342 51	394 77
National, Connecticut	44,210 00	3,100 38	1,749 07	1,749 07	345 04
National, New York	344,730 00	4,531 60	1,275 00	1,275 00	231 72
New Hampshire	52,300 00	3,709 80	4,457 26	4,457 26	1,448 56
Niagara	1,759,548 00	30,570 68	3,774 03	3,774 03	60 74
Northern	212,900 00	6,607 35	8,257 73	8,257 73	330 61
Northwestern National	378,105 00	4,531 60	31,427 07	31,427 07	394 77
Orient	279,975 00	11,310 49	631 27	631 27	345 04
Pennsylvania	509,337 00	6,434 25	2,213 63	2,213 63	231 72
People's, New Jersey	303,356 00	1,714 55	84 54	84 54	96 02
People's, Tennessee	370,730 00	20,015 33	15,160 00	15,160 00	32 74
Phoenix	1,317,011 00	49,204 52	8,257 73	8,257 73	510 13
Phoenix, Connecticut	3,130,522 00	5,504 02	31,427 07	31,427 07	2,225 84
Phoenix, Missouri	318,849 00	4,014 34	631 27	631 27	345 04
Planters	221,688 00	1,714 55	2,213 63	2,213 63	231 72
Providence Washington	152,691 00	1,714 55	84 54	84 54	96 02

BUSINESS IN KENTUCKY DURING THE YEAR.

NAME OF COMPANY.	FIRE.			INLAND.			Taxes paid.
	Risks taken.	Premiums receiv'd.	Losses paid.	Risks taken.	Premium receiv'd.	Losses paid.	
Saint Joseph Fire and Marine.	\$352,134 00	\$5,127 99	\$36 02	.....	.....	.....	\$110 61
Saint Louis.	104,568 00	4,009 20	108 35	.....	.....	.....	339 74
Saint Paul Fire and Marine.	303,800 00	3,798 56	.....	.....	.....	.....	262 79
Security.	20,400 00	371 25	.....	.....	.....	.....	4 13
Shawmut.	64,075 00	1,132 49	.....	.....	.....	.....	.....
Springfield Fire and Marine.	477,287 00	8,732 84	743 45	.....	.....	.....	522 06
Star.	203,750 00	1,900 79	.....	.....	.....	.....	54 41
Traders'.	142,500 00	1,806 05	25 98	.....	.....	.....	158 12
Union Marine and Fire.	103,200 00	1,437 39	.....	.....	.....	.....	16 74
Virginia Home.	496,320 00	5,649 40	2,178 34	.....	.....	.....	202 17
Westchester.	847,314 00	9,072 75	3,873 44	.....	.....	.....	.....
Williamsburgh City.	762,623 00	7,820 60	325 04	.....	.....	.....	.....
Total joint stock companies of other States. .	\$50,087,900 00	\$723,495 25	\$304,662 9.	\$1,515,149 00	\$10,994 75	\$3,952 04	\$24,997 73
<i>U. S. Branch Foreign Companies.</i>							
British America.	\$236,164 00	\$3,170 77	.....	.....	.....	.....	\$230 69
Commercial Union.	861,673 00	13,350 60	\$20 78	.....	.....	.....	726 49
Hamburg-Bremen.	352,142 00	4,651 89	495 93	.....	.....	.....	459 53
Imperial.	1,637,500 00	17,863 50	3,589 50	.....	.....	.....	.....
Lancashire.	1,038,750 00	14,861 80	3,022 05	.....	.....	.....	43 50
Liverpool and London and Globe.	4,039,933 00	51,733 06	11,598 33	.....	.....	.....	1,305 22
London Assurance.	838,030 00	11,490 62	25 03	.....	.....	.....	315 17
North British and Mercantile.	2,104,462 00	32,386 17	8,047 86	.....	.....	.....	733 41
Queen.	1,602,631 00	25,939 27	4,116 94	.....	.....	.....	751 10
Royal.	3,543,665 00	62,264 76	23,156 65	.....	.....	.....	1,543 3
Royal Canadian.	60,978 00	7,713 61	.....	.....	.....	.....	144 3
Scottish Commercial.	706,986 00	10,055 28	1,811 15	.....	.....	.....	325 51
Western.	416,700 00	5,607 23	21 54	.....	.....	.....	.....
Total U. S. Branch foreign companies. . .	\$17,458,948 00	\$261,037 22	\$57,075 80	.....	.....	.....	\$6,638 79
RECAPITULATION.							
Kentucky joint stock companies.	\$18,778,883 00	\$188,794 57	\$42,436 14	\$5,231,955 00	\$40,286 56	\$34,547 51	.....
Joint stock companies of other States.	50,087,900 00	723,495 25	304,662 92	1,515,149 00	10,994 75	3,952 04	\$24,997 73
U. S. Branch foreign companies.	17,458,948 00	261,037 22	57,075 80	.....	.....	.....	6,638 79
Total.	\$86,325,737 00	\$1,173,237 04	\$404,174 86	\$6,746,204 00	\$51,281 31	\$38,499 55	\$31,656 52

LIFE INSURANCE COMPANIES—Assets.

NAME OF COMPANY.	Real estate.	Bond and mortgage loans.	Stocks & bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred premiums.	All other assets.	Total assets.
Southern Mutual	\$9,470 00	\$306,615 67	\$115,550 00	. . . . .	\$251,351 31	\$18,509 06	\$8,621 27	\$35,788 61	\$835,905 94
Rock	149,507 45	7,064,673 06	7,404,332 84	. . . . .	4,217,607 30	986,363 31	195,883 21	539,131 33	21,822,201 76
Connecticut Mutual	1,853,560 15	26,976,282 40	4,011,335 00	241,353 28	6,730,507 50	1,077,578 57	40,316 21	1,610, 7 08	43,410,504 07
Equitable	5,630,484 55	17,685,931 88	4,564,828 19	54,340 00	. . . . .	868,039 51	673,338 75	262,588 60	28,540,151 48
Germania	24,338 74	5,374,615 91	1,111,740 00	150,000 00	. . . . .	230,506 48	283,169 67	111,275 57	7,285,616 37
Life Association	401,031 00	1,931,557 46	207,487 16	122,253 80	. . . . .	171,512 66	86,493 86	85,629 43	3,032,905 06
Manhattan	48,000 00	5,305,893 67	722,949 75	904,311 84	2,180,800 00	55,868 75	352,049 33	183,430 00	9,993,003 44
Mutual Benefit	235,353 64	12,821,812 20	10,991,495 63	. . . . .	5,843,852 88	593,918 95	189,570 84	642,065 73	31,268,039 87
Mutual Life	3,572,655 41	60,071,189 91	9,004,071 13	. . . . .	. . . . .	3,850,355 76	857,898 68	1,177,105 25	78,534,076 14
New York Life	1,820,240 53	17,085,597 50	7,033,244 00	. . . . .	885,728 82	1,768,291 26	426,458 39	257,130 86	30,476,691 36
Northwestern	496,010 57	10,601,468 53	371,275 00	350 00	4,112,780 87	554,293 64	324,517 17	552,855 33	17,044,051 41
Phoenix	60,768 00	5,488,652 82	600,035 02	53,500 00	3,363,978 54	353,222 37	98,877 02	222,105 22	10,211,138 97
Total	\$13,701,540 32	\$171,804,311 01	\$47,729,723 70	\$1,800,541 88	\$27,043,478 27	\$10,468,900 32	\$3,537,104 34	\$5,688,926 93	\$282,434,586 77

LIFE INSURANCE COMPANIES—Liabilities.

NAME OF COMPANY.	LOSSES AND CLAIMS.		Reserve, American Experience, 4½ per cent.	Unpaid dividends.	All other liabilities.	Liabilities as to policy-holders.	Surplus as to policy-holders.	Total liabilities.
	Adjusted and unadjusted.	Resisted.						
Southern Mutual	\$10,000 00	\$7,500 00	\$679,030 00	.. . . .	\$1,370 87	\$607,950 87	\$137,996 07	\$835,995 94
Etna	312,665 86	88,288 10	17,821,029 00	\$185,990 47	13,002 13	18,420,075 56	3,451,316 20	21,822,291 76
Connecticut Mutual	616,327 00	181,815 00	35,603,140 00	197,612 00	.. . . .	36,598,894 00	6,811,700 07	43,410,594 07
Equitable	432,242 00	29,000 00	23,865,650 00	73,748 00	1,075,000 00	25,475,640 00	3,004,511 48	28,580,151 48
Germania	84,287 60	22,058 15	6,218,467 00	29,191 64	23,794 11	6,377,798 50	967,847 87	7,285,646 37
Life Association	67,877 00	47,028 00	2,483,110 06	.. . . .	5,601 94	2,603,623 00	429,372 96	3,032,995 96
Manhattan	312,657 00	33,000 00	7,565,284 00	94,851 68	4,205 00	8,009,397 68	1,913,605 76	9,953,003 44
Mutual Benefit	497,389 00	44,000 00	25,730,727 00	363,534 83	.. . . .	26,635,650 83	4,052,389 04	31,288,039 87
Mutual Life	652,245 85	182,000 00	68,216,049 00	.. . . .	89,074 88	69,140,269 73	9,393,866 41	78,534,076 14
New York	364,063 00	83,700 00	24,306,851 00	.. . . .	308,138 81	25,122,753 47	5,353,937 89	30,476,691 36
Northwestern Mutual	143,128 61	27,800 00	13,376,388 00	5,000 00	2,500 00	13,554,816 61	3,480,234 80	17,044,051 41
Phoenix	193,850 00	52,000 00	9,220,274 00	.. . . .	.. . . .	9,475,194 00	736,014 97	10,211,138 97
Total	\$3,686,133 58	\$798,189 25	\$235,155,925 06	\$949,958 62	\$1,322,616 71	\$242,112,853 25	\$10,321,733 52	\$282,434,586 77

LIFE INSURANCE COMPANIES—Income:

NAME OF COMPANY.	Cash premiums.	Interest, dividends, and rents.	Miscellaneous.	Total cash income.	Note premiums.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
Southern Mutual	\$178,336 98	\$49,061 64	.. . . .	\$227,398 62	\$30,208 63	\$257,607 25	\$74,725 25	.. . . .
Ætna	3,485,848 48	1,517,368 61	.. . . .	5,003,157 09	523,205 81	\$526,452 90	1,481,368 59	.. . . .
Connecticut Mutual	7,114,644 09	2,052,931 81	.. . . .	9,167,575 90	50,824 46	9,218,400 36	2,623,797 68	.. . . .
Equitable	7,999,991 39	1,571,894 69	.. . . .	9,571,886 08	.. . . .	9,571,886 08	2,194,596 13	.. . . .
Germania	1,502,841 85	409,805 46	\$331 66	1,912,978 97	.. . . .	1,912,978 97	679,888 40	.. . . .
Life Association	1,102,603 00	278,354 72	.. . . .	1,381,957 72	131,267 76	1,602,225 48	.. . . .	\$480,016 73
Manhattan	1,303,848 83	587,353 72	.. . . .	1,891,202 55	122,254 34	2,013,456 89	395,110 26	.. . . .
Mutual Benefit	4,756,486 27	1,995,100 79	.. . . .	6,751,587 06	.. . . .	6,751,587 06	528,254 85	.. . . .
Mutual Life	15,731,970 49	4,668,998 16	.. . . .	20,400,968 65	.. . . .	20,400,968 65	6,257,512 11	.. . . .
New York Life	5,617,401 69	1,870,688 34	.. . . .	7,688,090 03	193,825 44	7,881,915 47	3,021,125 18	.. . . .
Northwestern Mutual	1,923,544 87	1,379,060 56	.. . . .	3,294,211 43	759,281 32	4,053,492 75	1,579,424 11	.. . . .
Phoenix Mutual	2,365,500 85	676,296 00	.. . . .	3,043,796 85	254,569 09	3,298,365 85	847,630 52	.. . . .
Total	\$53,373,018 79	\$17,650,830 50	\$331 66	\$71,024,180 95	\$2,065,526 76	\$73,089,707 71	\$20,431,433 04	\$480,016 73

LIFE INSURANCE COMPANIES—Expenditures.

NAME OF COMPANY.	Cash paid to policy-holders.	Pay account.	Miscellaneous cash expenditures.	Total cash expenditures.	Premium note expenditures.	Total expenditures.
Southern Mutual.	\$103,174 06	\$46,846 65	\$9,607 35	\$159,628 06	\$23,253 94	\$182,882 00
Aetna.	2,453,422 09	424,494 94	166,995 36	3,074,912 39	970,171 06	4,045,084 35
Connecticut Mutual.	5,702,559 13	627,876 20	359,812 71	6,690,248 04	504,354 64	7,194,602 68
Equitable.	5,335,011 67	711,531 75	582,746 40	6,629,289 95	.....	6,129,289 95
Germania.	907,459 23	268,011 61	57,619 73	1,233,090 57	.....	1,233,090 57
Life Association.	953,758 86	325,279 26	182,826 34	1,461,864 46	.....	2,082,242 21
Manhattan.	1,097,679 78	274,192 05	53,770 31	1,425,642 14	600,377 75	1,016,346 63
Mutual Benefit.	4,876,380 15	465,950 82	230,790 71	5,573,121 68	650,610 53	6,223,732 21
Mutual Life.	12,674,893 34	849,555 00	610,008 20	14,143,456 54	.....	14,143,456 54
New York Life.	3,937,594 46	560,787 06	168,896 26	4,667,127 81	193,632 48	4,860,760 29
Northwestern Mutual.	1,127,722 20	358,530 01	111,048 68	1,597,300 49	876,768 15	2,474,068 64
Phoenix Mutual.	1,419,432 96	348,461 32	167,748 46	1,935,662 74	515,072 59	2,450,735 33
Total	\$40,619,017 93	\$5,261,516 71	\$2,710,810 23	\$48,591,344 87	\$4,546,946 53	\$53,138,291 40

LIFE INSURANCE COMPANIES—Exhibit of Policies.

NAME OF COMPANY	Policies in force at the beginning of the year.		Policies issued during the year.		Policies terminated during the year.		Policies in force at the end of the year.		Increase.		Decrease.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Southern Mutual	2,166	\$5,820,023 00	401	\$685,177 00	370	\$945,790 00	2,197	\$5,560,310 00	31	..	..	\$260,613 00
Etna	55,572	94,506,092 00	7,378	11,348,777 00	6,207	14,401,238 00	50,743	91,454,011 00	1,171	..	..	3,052,081 00
Connecticut Mutual	65,316	183,366,633 00	5,270	15,796,454 00	5,077	16,086,245 00	66,209	185,070,842 00	893	..	..	289,791 00
Equitable	48,130	181,029,001 00	8,583	36,538,617 00	8,013	32,934,332 00	46,700	178,632,686 00	570	..	..	2,396,335 00
Germania	19,702	34,090,100 00	2,842	4,129,661 00	2,374	3,798,026 00	20,260	34,421,675 00	468	\$331,575 00	..	..
Life Association	12,000	41,466,729 00	4,126	9,680,087 00	5,079	16,510,034 00	11,047	34,630,782 00	..	..	953	6,829,947 00
Manhattan	13,025	41,387,642 00	1,392	4,020,992 00	1,654	5,324,771 00	12,763	40,083,863 00	..	..	262	1,303,779 00
Mutual Benefit	41,303	131,981,681 00	4,660	12,549,545 00	2,949	10,427,123 00	43,015	134,104,103 00	1,712	2,122,422 00	..	..
Mutual Life	90,915	301,883,726 00	9,843	28,669,400 00	8,365	25,435,905 00	92,393	305,057,221 00	1,478	..	..	..
New York Life	43,398	122,835,123 00	7,029	21,064,190 00	5,760	18,167,194 00	44,661	126,132,119 00	1,263	3,173,495 00	..	..
Northwestern Mutual	35,402	65,301,021 00	6,379	13,667,730 00	5,353	11,784,536 00	36,428	67,124,215 00	1,026	3,206,996 00	..	..
Phoenix Mutual	33,418	69,211,105 00	5,103	7,801,713 00	8,240	16,705,632 00	30,281	60,247,186 00	..	1,823,194 00	..	..
Total	460,437	\$1,274,874,676 00	63,707	\$160,731,183 00	59,447	\$173,080,846 00	464,607	\$1,262,595,013 00	8,612	\$10,747,682 00	4,352	\$23,097,345 00

LIFE INSURANCE COMPANIES—Business in Kentucky.

NAME OF COMPANY.	Policies in force at beginning of year.		Policies issued during the year.		Policies ceased during the year.		Policies in force at end of the year.		Premiums received during the year.	Losses paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
Southern Mutual	1,884	\$5,227,806 00	300	\$513,357 00	317	\$833,290 00	1,867	\$4,907,873 00	\$176,537 27	\$56,050 00
Aetna	791	1,850,344 00	187	437,272 00	98	276,566 00	880	1,931,050 00	85,334 16	33,402 66
Connecticut Mutual	1,190	4,451,265 00	142	403,445 00	135	489,850 00	1,500	6,500,000 00	144,406 98	62,940 00
Equitable	1,190	4,451,265 00	142	403,445 00	135	489,850 00	1,197	4,364,860 00	122,501 23	92,000 00
Germania	217	1,097,513 00	43	89,225 00	71	142,950 00	194	946,846 00	43,592 32	9,138 13
Life Association	103	410,673 00	26	65,467 00	49	216,134 00	104	379,668 00	31,520 31	37,370 00
Manhattan	1,431	4,579,200 00	442	936,625 00	170	57,245 00	99	5,279,300 00	91,521 61	16,000 00
Mutual Benefit	1,500	4,520,805 00	322	714,060 00	156	455,500 00	1,666	4,769,365 00	60,374 01	40,072 74
New York Life	566	1,453,353 00	169	402,810 00	102	227,721 00	633	1,628,442 00	135,794 97	33,000 00
Northwestern Mutual	484	1,826,029 00	97	337,844 00	136	492,910 00	545	1,670,963 00	80,997 59	14,000 00
Phoenix Mutual	8,166	\$25,386,988 00	1,773	\$4,059,045 00	1,248	\$3,438,691 00	10,284	\$32,428,367 00	\$1,038,551 05	\$445,133 53
Total										

RECAPITULATION.

	Income.		Expenditures.		Premiums received.		Losses paid.		Premiums received in Kentucky.		Losses paid in Kentucky.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ky. joint stock fire and fire and inland Ins. Co.'s.		\$525,544 01		\$536,435 55		\$405,159 84		\$272,694 15		\$229,081 13		\$76,983 65
U. S. stock fire and fire-ma. Ins. Co.'s of other States.		43,831,434 89		38,640,083 59		39,711,537 75		21,234,600 73		734,400 00		308,614 96
U. S. Branch foreign fire and fire-marine Ins. Co.'s.		10,993,949 79		7,731,009 35		10,569,379 93		4,501,322 73		261,057 22		57,075 80
Total fire and fire-marine Insurance Companies		\$55,350,928 69		\$46,907,528 49		\$50,686,077 52		26,008,617 61		\$1,224,538 35		\$446,674 47
Life companies		73,089,707 71		53,138,291 40		55,438,545 55		18,397,679 32		1,038,551 05		445,133 53
Total		\$128,440,636 40		\$100,045,819 89		\$106,124,623 07		\$44,406,296 93		\$2,263,089 40		\$887,807 94

KENTUCKY FIRE AND MARINE INSUR- ANCE COMPANIES.

ABSTRACTS OF THE ANNUAL STATEMENTS OF THE FIRE
AND MARINE INSURANCE COMPANIES OF THE STATE
OF KENTUCKY, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER, 1875.

CLAY FIRE AND MARINE INSURANCE COMPANY.

(Located in Newport, Ky. Incorporated March, 1856; commenced business July, 1856.)

D. WOLFF, President.

E. H. MORIN, Secretary.

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Value of real estate owned	\$11,200 00
Loans on bond and mortgage	147,982 64
Interest due and accrued thereon	8,455 44
Value of lands mortgaged	\$333,500 00
Buildings (insured for \$75,600)	157,200 00
Total value of mortgaged premises	\$490,700 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
City of Newport bonds	\$47,000 00	\$47,000 00	
City of Dayton, Ky., bonds	37,087 26	37,087 26	
City of Covington, Ky., bonds	5,000 00	5,000 00	
Total par and market value	\$89,087 26	\$89,087 26	89,087 26
Interest due and accrued thereon not included in market value			2,119 62

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
U. S. 5-20 bonds, 1862	\$3,500 00	\$4,200 00	\$1,870 08	
U. S. 5-20 bonds, 1864	2,000 00	2,400 00	2,000 00	
Total amount	\$5,500 00	\$6,600 00	\$3,870 08	3,870 08
Interest due and accrued thereon				76 28
Judgment replevied				383 00
Cash in office of company				1,540 08
Cash in bank—James Taylor & Son				2,040 15
Gross premiums in due course of collection				22,813 39
Bills receivable taken for premiums				2,735 36
Rents due and accrued				300 00
Due from other companies for reinsurance				768 35
Total admitted Assets				\$293,371 65

Items Unadmitted.

Company's own stock	\$1,000 00
Office furniture	1,066 92
Premiums more than three months due	18,999 05
Total	\$21,065 97

LIABILITIES.

Losses adjusted and unpaid.	\$11,481 54	
Losses in process of adjustment	2,500 00	
Losses resisted.	5,486 11	
Gross amount of unpaid losses	\$19,467 65	
Deduct salvage and reinsurance.	3,000 00	
Net amount of unpaid losses.		\$16,467 65
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$42,389 43	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	2,411 67	
Amount required to safely reinsure all outstanding risks		44,801 10
Due for borrowed money.		25,000 00
Brokerage and other charges due		6,271 86
Liabilities, except paid up capital and net surplus.		\$92,540 61
Paid-up capital		200,000 00
Net surplus		831 04
Total liabilities		\$293,371 65
Surplus as regards policy-holders	\$200,831 04	

INCOME.

Gross cash received for premiums.	\$84,217 82	
Deduct reinsurance, rebate, and return premiums	32,322 35	
Net cash received for premiums		\$51,895 46
Interest on bonds		15,937 45
Received for rents.		523 66
Total cash income		\$68,356 57

EXPENDITURES.

Gross cash paid for losses	\$120,441 87	
Deduct salvage and reinsurance.	1,030 30	
Net cash paid for losses		\$119,411 57
Paid for commissions or brokerage.		17,112 09
Paid for salaries, fees, and other charges of officers.		5,799 95
Paid for taxes.		6,183 08
Printing, advertising, and supplies.		16,177 97
Interest on borrowed money		3,518 09
Total cash expenditures.		\$168,202 75

BALANCE SHEET

Assets at beginning of year	\$343,267 15	Expenditures as above stated	\$168,202 75
Income as above stated	68,356 57	Assets at end of year	293,371 65
Balance as per schedule	49,950 68		
Total	\$461,574 40	Total	\$461,574 40

Schedule.

Increase in interest due and accrued	\$101 93	
Uncollected premiums of 1875	22,813 39	
Bills receivable	2,735 36	
Borrowed money	25,000 00	
Decrease in furniture account	300 00	
Company's own stock		\$1,000 00
Balance		49,950 68
Total	<u>\$50,950 68</u>	<u>\$50,950 68</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$11,830,119 00	\$194,542 61
Risks written during the year	8,863,053 00	125,795 42
Total risks and premiums	\$20,693,172 00	\$320,338 03
Deduct those expired and marked off as terminated	14,131,506 00	230,716 81
Gross amount in force at the end of the year	\$6,561,666 00	\$89,621 22
Deduct amount reinsured	76,501 00	1,224 88
Net amount in force at the end of the year	<u>\$6,485,165 00</u>	<u>\$88,396 34</u>
Amount in force—		
Having not more than one year to run	\$6,256,064 00	\$84,778 87
Having more than one, and not more than three, years to run,	219,401 00	3,467 97
Having more than three years to run	9,700 00	149 50

General Interrogatories.

Total premiums received from January 1st, 1871	\$679,286 00
Total losses paid from January 1st, 1871	329,766 45
Total cash dividends declared since January 1st, 1871	85,000 00
Total losses incurred during the year	115,254 22
Total amount of company's stock owned by the directors, at par value	97,433 33
Total amount loaned to officers and directors	31,973 33
Total amount loaned to stockholders not officers	<u>19,144 56</u>

Business in Kentucky During the Year.

Fire risks taken	\$2,010,667 00
Premiums received	19,694 68
Losses incurred	1,690 00
Losses paid	<u>4,990 67</u>

FARMERS AND DROVERS' INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated May, 1874; commenced business May, 1874.)

BOYD WINCHESTER, *President.*

R. S. VEECH, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$207,849 91
Interest due and accrued thereon	9,610 56
Value of lands mortgaged	\$272,740 00
Buildings (insured for \$93,800)	184,550 00
Total value of mortgaged premises	\$457,290 00

Bonds Owned by the Company.

	PAR VALUE.	MARK. VALUE.	
Louisville City bonds	\$5,000 00	\$5,000 00	
Louisville and Nashville R. R. bonds	10,000 00	8,600 00	
Total par and market value	\$15,000 00	\$13,600 00	
Interest due and accrued thereon not included in market value			145 83

Loans on Collaterals.

	PAR VALUE.	MARK. VALUE.	AMT. LOANED.	
Washington county, Ky., bonds	\$10,000 00	\$6,000 00	\$5,000 00	
Spencer county, Ky., bonds	2,000 00	1,540 00	880 00	
Allen county, Ky., bonds	500 00	260 00	225 00	
City of Lexington bonds	1,000 00	800 00	500 00	
Paducah and Memphis R. R. bonds	2,000 00	1,200 00	1,000 00	
Total amount	\$15,500 00	\$9,800 00	\$7,605 00	
Interest due and accrued thereon				756 30
Cash in office of company				853 77
Cash in bank—Farmers and Drovers' Bank				19,867 41
Gross premiums in due course of collection				5,132 39
Total admitted Assets				\$265,421 17

Items Unadmitted.

Loans on Indianapolis Water-works bonds	\$5,000 00
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LIABILITIES.

Losses adjusted and unpaid	\$1,497 63	
Losses in process of adjustment	3,528 00	
Losses resisted	750 00	
Amount of unpaid losses		\$5,775 63
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$40,599 69	
Reinsurance <i>pro rata</i> on fire risks running more than one year	2,874 35	
Amount required to safely reinsure all outstanding risks		43,474 04
Brokerage and other charges due		82 05
Liabilities, except paid-up capital and net surplus		\$49,331 72
Paid-up capital		200,000 00
Net surplus		16,089 45
Total liabilities		\$265,421 17
Surplus as regards policy-holders	\$216,089 45	

INCOME.

Gross cash received for premiums	\$93,868 93	
Deduct reinsurance, rebate, and return premiums	9,173 86	
Net cash received for premiums		\$84,695 12
Interest on bonds		19,123 32
Total cash Income		\$103,818 44

EXPENDITURES.

Cash paid for losses	\$38,916 78
Paid for commissions or brokerage	16,289 97
Paid for salaries, fees, and other charges of officers	6,069 16
Paid for taxes	4,975 79
Printing, advertising, and supplies	6,515 72
Total cash Expenditures	\$72,767 42

BALANCE SHEET.

Assets at beginning of year	\$234,720 87	Expenditures as above stated	\$72,767 42
Income as above stated	103,818 44	Balance as per schedule	350 72
Total	\$338,539 31	Assets at end of year	265,421 17
		Total	\$338,539 31

Schedule.

Loans unadmitted	\$5,000 00
Depreciation of bonds	200 00
Profits on bonds sold	\$1,000 00
Increase in interest	1,602 30
Uncollected premiums	2,246 98
Balance	350 72
Total	\$5,200 00
	\$5,200 00

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$2,584,504 60	\$45,993 36
Risks written during the year	5,048,909 72	96,645 55
Total risks and premiums	\$7,633,414 32	\$142,638 91
Deduct those expired and marked off as terminated	3,288,833 02	57,128 00
Net amount in force at the end of the year	\$4,344,581 30	\$85,510 91
Amount in force—		
Having not more than one year to run	\$4,038,006 30	\$81,199 39
Having more than one, and not more than three, years to run,	266,575 00	3,822 37
Having more than three years to run.	40,000 00	48 1

General Interrogatories.

Total premiums received from organization of the company to date.	\$136,299 32
Total losses paid from organization to date	42,837 35
Total losses incurred during the year.	36,535 58
Total amount of company's stock owned by the directors, at par value	74,100 00
Total amount loaned to officers and directors	62,800 00
Total amount loaned to stockholders not officers.	89,880 00

Business in Kentucky During the Year.

Fire risks taken	\$2,216,136 50
Premiums received	19,062 54
Losses incurred.	4,518 85
Losses paid.	4,518 85

FRANKLIN INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated March, 1836; commenced business March, 1836.)

JAMES TRABUE, *President.*R. A. BROWINSKI, *Secretary.*

CAPITAL.

Paid up in cash \$100,000 00

ASSETS.

Loans on bond and mortgage	\$29,235 60
Interest due and accrued thereon	363 67
Value of lands mortgaged	\$25,000 00
Buildings (insured for \$16,000)	29,000 00
Total value of mortgaged premises	\$54,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Louisville to L. & N. R. bonds	\$5,000 00	\$4,600 00	
Louisville to L. & N. R. R. (Leb. Ex.) bonds	10,000 00	9,000 00	
Louisville and Nashville R. R. 7 per cent. bonds	10,000 00	8,400 00	
Galt House Company bonds	10,000 00	8,500 00	
Total par and market value	\$35,000 00	\$30,500 00	30,500 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Allen County bonds	\$400 00	\$404 00	\$336 66	336 66
Real estate notes				33,495 68
Interest due and accrued on collaterals and real estate notes				1,050 22
Cash in office of company				16,209 83
Cash in bank				6,851 97
Premiums in due course of collection				9,458 41
Total admitted Assets				\$127,502 04

Items Unadmitted.

Company's own stock	\$3,750 00
Louisville Gas Company stock	3,524 50
Deducted from collateral loan	713 34
Total	\$7,967 84

LIABILITIES.

Losses in process of adjustment		\$580 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$3,000 18	
Reinsurance <i>pro rata</i> on fire risks running more than one year	1,417 25	
Reinsurance at 50 per cent. on inland navigation risks	250 00	
Amount required to safely reinsure all outstanding risks		4,667 43
Due and accrued for salaries, rents, advertising, &c.		200 00
Return premiums		1,400 00
Liabilities, except paid-up capital and net surplus		\$6,847 43
Paid-up capital		100,000 00
Net surplus		20,654 61
Total liabilities		\$127,502 04
Surplus as regards policy-holders	\$120,654 61	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$7,446 00	\$13,346 83	
Deduct reinsurance, rebate, and return premiums	725 13	3,293 81	
Net cash received for premiums	\$6,720 87	\$10,053 02	
Interest on bonds			\$16,773 89
Received for bad debts			9,283 47
			50 00
Total cash Income			\$26,107 36

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$659 10	\$12,464 13	
Deduct salvage and reinsurance		4,598 09	
Net cash paid for losses	\$659 10	\$7,866 04	
Cash dividends paid			\$8,525 14
Paid for commissions or brokerage			11,568 00
Paid for salaries, fees, and other charges of officers			194 60
Paid for taxes			2,828 00
Rents, attorneys' fees, and supplies			790 54
			2,067 37
Total cash Expenditures			\$25,973 65

BALANCE SHEET.

Assets at beginning of year	\$127,142 45	Expenditures as above stated	\$25,973 65
Income as above stated	26,107 36	Assets at end of year	127,502 04
Balance as per schedule	225 88		
Total	\$153,475 69	Total	\$153,475 69

Schedule.

Realized from unadmitted items last year	\$500 00	
Gain in securities	400 00	
Amount carried to profit and loss	39 22	
Deducted from collateral loan		\$713 34
Balance		225 88
	<u>\$939 22</u>	<u>\$939 22</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$707,933 00	\$9,758 49
Risks written during the year	632,976 00	7,906 19
Total risks and premiums	<u>\$1,340,909 00</u>	<u>\$17,664 68</u>
Deduct those expired and marked off as terminated	509,151 00	8,004 68
Gross amount in force at the end of the year	<u>\$831,758 00</u>	<u>\$9,660 00</u>
Deduct amount reinsured	72,259 00	825 13
Net amount in force at the end of the year	<u>\$759,508 00</u>	<u>\$8,834 87</u>
Amount in force—		
Having not more than one year to run	\$573,058 00	\$6,697 50
Having more than one, and not more than three, years to run,	130,500 00	1,360 00
Having more than three years to run	<u>128,200 00</u>	<u>1,602 50</u>

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$20,000 00	\$200 00
Risks written during the year	2,164,328 00	13,346 83
Total risks and premiums	<u>\$2,184,328 00</u>	<u>\$13,546 83</u>
Deduct those expired and marked off as terminated	2,159,328 00	13,046 83
Amount in force at the end of the year	<u>\$25,000 00</u>	<u>\$500 00</u>

General Interrogatories.

Total losses paid from organization to date	\$878,000 00
Total cash dividends declared since the company commenced business	266,000 00
Total losses incurred during the year	9,105 14
Total amount of company's stock owned by the directors, at par value	20,000 00
Total amount loaned to officers and directors	6,000 00
Total amount loaned to stockholders not officers	5,000 00

NOTE.—The company does business only in Kentucky.

GERMAN INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated March, 1854; commenced business November, 1858.)

F. REIDHAR, *President.*

J. J. FISCHER, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Value of real estate owned	\$39,810 00
Loans on bond and mortgage	28,000 00
Interest due and accrued thereon	2,141 00
Value of lands mortgaged	\$27,000 00
Buildings (insured for \$15,000)	21,500 00
Total value of mortgaged premises	\$48,500 00
Cash in bank—German Insurance Bank	132,656 50
Premiums in due course of collection	1,211 85

Total admitted Assets	\$203,819 35
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Items Unadmitted.

Liederkranz Society stock	\$1,500 00
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LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$16,515 89
Reinsurance <i>pro rata</i> on fire risks running more than one year	4,484 11

Amount required to safely reinsure all outstanding risks	\$21,000 00
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Liabilities, except paid-up capital and net surplus	\$21,000 00
Paid-up capital	100,000 00
Net surplus	82,819 35

Total liabilities	\$203,819 35
Surplus as regards policy-holders	\$182,819 35

INCOME

Gross cash received for premiums	\$33,578 78
Deduct reinsurance, rebate, and return premiums	1,112 85

Net cash received for premiums	\$32,465 93
Interest on bonds	8,550 00
Received for rents	2,060 00

Total cash Income	\$43,075 93
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EXPENDITURES.

Cash paid for losses	\$5,328 86
Paid for commissions or brokerage	78 50
Paid for salaries, fees, and other charges of officers	5,140 20
Paid for taxes	955 87
Printing, advertising, and supplies	1,250 88
Total cash Expenditures	<u>\$12,754 31</u>

BALANCE SHEET.

Assets at beginning of year	\$177,994 88	Expenditures as above stated	\$12,754 31
Income as above stated	43,075 93	Balance as per schedule	4,497 15
Total	<u>\$221,070 81</u>	Assets at end of year	203,819 35
		Total	<u>\$221,070 81</u>

Schedule.

Decrease in interest accrued	\$3,359 00
Decrease in rents accrued	160 00
Loss on investments	2,190 00
Uncollected premiums	\$1,211 85
Balance	4,497 15
Total	<u>\$5,709 00</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$3,939,419 31	\$41,486 31
Risks written during the year	3,546,922 31	34,790 63
Total risks and premiums	<u>\$7,486,341 62</u>	<u>\$76,276 94</u>
Deduct those expired and marked off as terminated	3,760,565 98	37,393 01
Net amount in force at the end of the year	<u>\$3,725,775 64</u>	<u>\$38,883 93</u>

Amount in force—

Having not more than one year to run	\$3,288,192 31	\$33,031 78
Having more than one, and not more than three, years to run,	233,800 00	3,388 35
Having more than three years to run	203,783 33	2,463 80

General Interrogatories.

Total premiums received from organization of the company to date	\$156,812 83
Total losses paid from organization to date	38,859 27
Total losses incurred during the year	5,328 86
Total amount of company's stock owned by the directors, at par value	9,600 00
Total amount loaned to stockholders not officers	9,500 00

NOTE.—The company does business only in Kentucky.

GERMAN SECURITY INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated March, 1872; commenced business July, 1872.)

JOHN H. DETCHEN, *President.*

JAMES S. BARRET, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Loans on bond and mortgage	\$650 00
Value of lands mortgaged	\$2,000 00
Buildings (insured for \$2,000).	2,000 00
Total value of mortgaged premises	\$4,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Spencer County bonds.	\$5,000 00	\$3,750 00	
Hart County bonds.	5,000 00	4,500 00	
City of Louisville bonds.	5,000 00	4,250 00	
Allen County bonds.	2,000 00	1,100 00	
Total par and market value	\$17,000 00	\$13,600 00	13,600 00
Interest due and accrued thereon not included in market value.			387 50
Cash in bank—German Security Bank			93,799 30
Premiums in due course of collection			123 75
Bills receivable taken for premiums			137 50
Total admitted Assets.			\$108,698 05

Items Unadmitted.

Owensboro and Russellville R. R. bonds	\$1,500 00
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LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$6,573 19
Reinsurance <i>pro rata</i> on fire risks running more than one year	1,070 58
Amount required to safely reinsure all outstanding risks	\$7,643 77
Liabilities, except paid-up capital and net surplus.	\$7,643 77
Paid-up capital	100,000 00
Net surplus	1,054 28
Total Liabilities	\$108,698 05
Surplus as regards policy-holders.	\$101,054 28

INCOME.

Gross cash received for premiums	\$14,573 82	
Deduct reinsurance, rebate, and return premiums	375 78	
Net cash received for premiums		\$14,198 04
Interest on bonds		1,168 83
Total cash Income		\$15,366 87

EXPENDITURES.

Cash paid for losses	\$3,861 23
Cash dividends paid	20,000 00
Paid for salaries, fees, and other charges of officers	2,800 00
Paid for taxes	600 00
Stationery and rents	1,167 50
Total cash Expenditures	\$28,428 73

BALANCE SHEET.

Assets at beginning of year	\$122,896 48	Expenditures as above stated	\$28,428 73
Income as above stated	15,366 87	Balance as per schedule	1,136 57
Total	\$138,263 35	Assets at end of year	108,698 05
		Total	\$138,263 35

Schedule.

Unadmitted items	\$1,500 00	
Unaccounted for last year	1 00	
Gain on bonds		\$103 18
Uncollected premiums		123 75
Bills receivable		137 50
Balance		1,136 57
	\$1,501 00	\$1,501 00

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$1,083,884 00	\$12,133 75
Risks written during the year	1,241,310 00	14,573 82
Total risks and premiums	\$2,325,194 00	\$26,707 57
Deduct those expired and marked off as terminated	1,063,384 00	12,133 75
Gross amount in force at the end of the year	\$1,261,810 00	\$14,573 82
Deduct amount reinsured	63,100 00	375 78
Net amount in force at the end of the year	\$1,198,710 00	\$14,198 04
Amount in force—		
Having not more than one year to run	\$1,098,560 00	\$13,146 38
Having more than one, and not more than three, years to run,	20,500 00	350 55
Having more than three years to run	79,650 00	701 11

General Interrogatories.

Total premiums received from organization of the company to date	\$48,074 87
Total losses paid from organization to date	12,735 22
Total cash dividends declared since the company commenced business	20,000 00
Total losses incurred during the year	3,861 23
Total amount of company's stock owned by the directors, at par value	500 00

NOTE.—The company does business only in Kentucky.

GERMAN WASHINGTON MUTUAL INSURANCE ASSO- CIATION. (IRREGULAR.)

(Located in Louisville, Kentucky. Incorporated January, 1860; commenced business March, 1860.)

CONRAD SCHAEFER, *President.*

JOSEPH SCHWAB, *Secretary.*

ASSETS.

Loans to the officers and members of the Association	\$12,350 00
Cash in office of company	456 33
Cash in bank—German Insurance Bank	\$1,992 40
Western Bank	1,843 75
German Security Bank	1,761 92
German Bank	996 25
German National Bank	1,573 30
	8,167 62
Frame building	600 00
Total admitted Assets	\$21,573 95

Items Unadmitted

Safe and books	\$185 00
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LIABILITIES.

The Association reports	None.
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INCOME.

Cash received as entrance fees	\$2,837 60
Interest on loans	1,229 79
Received for rents, &c.	180 10
Total cash Income	\$4,247 49

EXPENDITURES.

Cash paid for losses	\$1,349 10
Paid for salaries, fees, and other charges of officers	952 75
Paid for taxes	89 25
Printing, advertising, and supplies	150 75
Ground rent	51 30
Total cash Expenditures	<u>\$2,593 15</u>

BALANCE SHEET.

Assets at beginning of year	\$20,085 61	Expenditures as above stated	\$2,593 15
Income as above stated	4,247 49	Loss by bad debt	166 00
Total	<u>\$24,333 10</u>	Assets at end of year	<u>21,573 95</u>
		Total	<u>\$24,333 10</u>

MISCELLANEOUS.

Risks and Premiums.

FIRE RISKS.

Risks in force at the beginning of the year	\$2,137,020 00
Risks written during the year	215,640 00
Total risks and premiums	<u>\$2,352,660 00</u>
Deduct those expired and marked off as terminated	55,790 00
Amount in force at the end of the year	<u>\$2,296,870 00</u>

NOTE.—The Association does business only in Kentucky.

KENTON INSURANCE COMPANY.

(Located in Covington, Kentucky. Incorporated February, 1860; commenced business April, 1867.)

V. SHINKLE, *President.*

T. S. CUMMINGS, *Secretary.*

CAPITAL.

Paid up in cash	<u>\$150,000 00</u>
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ASSETS.

Value of real estate owned	\$4,785 27
Loans on bond and mortgage	77,281 09
Interest accrued thereon	5,040 24
Value of lands mortgaged	\$134,800 00
Buildings (insured for \$6,000).	68,700 00
Total value of mortgaged premises	<u>\$203,500 00</u>

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Covington Water-works bonds	\$10,200 00	\$10,200 00	
Covington City bonds	33,500 00	33,500 00	
Covington and Cincinnati Bridge bonds	17,000 00	17,000 00	
U. S. 5-20 bonds	22,550 00	27,060 00	
U. S. 7-30 bonds	10,000 00	12,000 00	
Total par and market value	<u>\$93,250 00</u>	<u>\$99,760 00</u>	\$99,760 00
Interest due and accrued thereon not included in market value.			2,891 14
Cash in office of company			2,723 40
Cash in bank—First National Bank, Covington			27,637 95
Gross premiums in due course of collection			8,903 40
Bills receivable taken for premiums			14,547 45
Rents due and accrued			153 00
Total admitted Assets			<u><u>\$243,722 94</u></u>

Items Unadmitted.

Loan secured by Blick & Phillips Coal Co. stock	\$2,315 63
Furniture	1,500 00
Interest on loan secured by Blick & Phillips Coal Co. stock	889 20
Total	<u><u>\$4,704 83</u></u>

LIABILITIES.

Losses adjusted and unpaid	\$1,946 59	
Losses in process of adjustment	6,383 01	
Amount of unpaid losses		\$8,329 60
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$44,246 95	
Reinsurance <i>pro rata</i> on fire risks running more than one year	6,051 05	
Reinsurance at 50 per cent. on inland navigation risks	9,961 45	
Amount required to safely reinsure all outstanding risks		60,259 45
Brokerage and other charges due		990 85
Liabilities, except paid-up capital and net surplus		<u>\$69,579 90</u>
Paid-up capital		150,000 00
Net surplus		24,143 04
Total Liabilities		<u><u>\$243,722 94</u></u>
Surplus as regards policy-holders	\$174,143 04	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$115,860 31	\$23,525 66	
Deduct reinsurance, rebate, and return premiums	17,406 76	965 00	
Net cash received for premiums	<u>\$98,453 55</u>	<u>\$22,560 66</u>	\$121,014 21
Interest on bonds			9,985 91
Received for rents and commissions			2,062 78
Total cash Income			<u><u>\$133,062 90</u></u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$58,912 05	\$14,785 50	
Deduct salvage and reinsurance	210 27		
Net cash paid for losses	\$58,701 78	\$14,785 50	\$73,487 28
Cash dividends paid			15,000 00
Paid for commissions or brokerage			23,170 03
Paid for salaries, fees, and other charges of officers			5,857 40
Paid for taxes			2,964 62
Printing, advertising, supplies, &c.			7,093 69
Total cash Expenditures			\$127,573 02

BALANCE SHEET.

Assets at beginning of year	\$238,873 92	Expenditures as above stated	\$127,573 02
Income as above stated	133,062 90	Balance as per schedule	640 86
Total	\$371,936 82	Assets at end of year	243,722 94
		Total	\$371,936 82

Schedule.

Decrease in accrued rents, &c		\$409 00
Decrease in uncollected premiums		6,505 87
Unadmitted items		4,704 83
Increase in accrued interest	\$5,481 58	
Increase in value of bonds	195 00	
Increase in value of real estate	4,785 27	
Debts charged to P. & L. account	516 99	
Balance	640 86	
Total	\$11,619 70	\$11,619 70

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$6,047,873 00	\$106,473 54
Risks written during the year	8,157,323 00	113,966 18
Total risks and premiums	\$14,205,196 00	\$220,439 72
Deduct those expired and marked off as terminated	7,199,934 00	114,248 50
Gross amount in force at the end of the year	\$7,005,262 00	\$106,191 22
Deduct amount reinsured	411,397 00	5,595 22
Net amount in force at the end of the year	\$6,593,865 00	\$100,596 00
Amount in force—		
Having not more than one year to run	\$5,743,756 00	\$88,493 89
Having more than one, and not more than three, years to run,	739,159 00	10,373 24
Having more than three years to run	110,950 00	1,728 87

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$164,750 00	\$15,113 36
Risks written during the year	356,564 00	22,271 61
Total risks and premiums	\$521,314 00	\$37,384 97
Deduct those expired and marked off as terminated	329,787 00	17,647 08
Gross amount in force at the end of the year	\$191,527 00	\$19,737 89
Deduct amount reinsured	3,000 00	315 00
Net amount in force at the end of the year	\$188,527 00	\$19,422 89

General Interrogatories.

Total premiums received from organization of the company to date	\$589,603 14
Total losses paid from organization to date	229,115 63
Total cash dividends declared since the company commenced business	56,852 00
Total losses incurred during the year	65,352 46
Total amount of company's stock owned by the directors, at par value	66,575 00
Total amount loaned to officers and directors	33,831 09

Business in Kentucky During the Year.

Fire risks taken	\$3,001,502 00
Premiums received	31,437 20
Losses incurred	7,720 79
Losses paid	8,893 04
Inland risks taken	199,765 00
Premiums received	11,331 66
Losses incurred	13,104 48
Losses paid	13,104 48

KENTUCKY AND LOUISVILLE MUTUAL INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated March, 1839; commenced business April, 1839.)

JOSEPH MONKS, *President.*D. McNAUGHTAN, *Secretary.*

ASSETS.

Cash in office of company	\$698 25
Cash in bank—Savings Bank of Louisville	6,243 99
Premiums in due course of collection	470 95
Bills receivable taken for premiums	471,778 65
Gas company deposit	5 00
Total admitted Assets	\$479,196 84

Items Unadmitted.

Office furniture	\$589 74
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LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$20,770 00
Reinsurance <i>pro rata</i> on fire risks running more than one year	243,822 75
Amount required to safely reinsure all outstanding risks	\$264,592 75
Liabilities, except net surplus	\$264,592 75
Net surplus	214,604 09
Total liabilities	\$479,196 84

INCOME.

Gross cash received for premiums	\$9,290 95
Deduct reinsurance, rebate, and return premiums	578 89
Net cash received for premiums	\$8,712 06
Interest on bonds	711 60
Transfer fees	40 00
Total cash Income	\$9,463 66

EXPENDITURES.

Cash paid for losses	\$4,341 87
Paid for salaries, fees, and other charges of officers	4,098 52
Paid for taxes	237 70
Printing, advertising, and supplies	1,044 38
Total cash Expenditures	\$9,722 47

BALANCE SHEET.

Assets at beginning of year	\$479,973 19	Expenditures as above stated	\$9,722 47
Income as above stated	9,463 66	Balance as per schedule	517 54
		Assets at end of year	479,196 84
Total	\$489,436 85	Total	\$489,436 85

Schedule.

Premium notes canceled in 1875, less 10 per cent.	\$83,813 18		
Items unadmitted this year	589 74		
Premium notes taken in 1875, less ten per cent.		\$83,240 64	
Items unadmitted last year		644 74	
Balance		517 54	
Total	\$84,402 92	\$84,402 92	

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$5,805,113 50	\$528,199 15
Risks written during the year	983,750 00	92,559 60
Total risks and premiums	\$6,788,863 50	\$620,758 75
Deduct those expired and marked off as terminated	822,863 50	91,573 25
Amount in force at the end of the year	\$5,966,000 00	\$529,185 50
Amount in force—		
Having not more than one year to run	\$810,550 00	\$41,540 00
Having more than one, and not more than three, years to run,	3,303,200 00	310,590 75
Having more than three years to run.	1,852,250 00	177,054 75

General Interrogatories.

Total premiums received from organization of the company to date	\$353,814 36
Total losses paid from organization to date	240,663 70
Total losses incurred during the year	4,341 87

NOTE.—The company does business only in Kentucky.

LOUISVILLE INSURANCE COMPANY.

*(Located in Louisville, Kentucky. Incorporated March, 1872; commenced business May, 1872.)*THEODORE HARRIS, *President.*M. A. HUSTON, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Loans on bond and mortgage	\$74,571 42
Interest due and accrued thereon	2,778 90
Value of lands mortgaged	\$103,501 45
Buildings (insured for \$50,200)	66,900 00
Total value of mortgaged premises	\$170,401 45

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
1st mort. bonds Lou., Paducah & Southw'n R. R.	\$2,000 00	\$600 00	600 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
City Passenger R. W. bonds	\$106,000 00	\$74,200 00	\$53,000 00	
Louisville Railway bonds	5,000 00	3,100 00	1,881 95	
City of Louisville bonds	5,000 00	4,600 00	3,600 00	
Total amount	\$116,000 00	\$81,900 00	\$58,481 95	58,481 95
Cash in bank—Louisville Banking Company				14,362 65
Premiums in due course of collection				3,929 17
Bills receivable taken for premiums				3,979 51
Due from other companies				1,378 41
Total admitted Assets				\$160,082 01

LIABILITIES.

Losses in process of adjustment	\$3,803 25
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$6,962 64
Reinsurance <i>pro rata</i> on fire risks running more than one year	6,232 19
Reinsurance at 50 per cent. on inland navigation risks	703 50
Amount required to safely reinsure all outstanding risks	13,898 33
Return premiums	214 65
Liabilities, except paid-up capital and net surplus	\$17,916 23
Paid-up capital	100,000 00
Net surplus	42,165 78
Total liabilities	\$160,082 01
Surplus as regards policy-holders	\$142,165 78

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$18,608 55	\$3,184 63	
Deduct reinsurance, rebate, and return premiums	948 70		
Net cash received for premiums	<u>\$17,659 85</u>	<u>\$3,184 63</u>	\$20,844 48
Interest on bonds			14,334 96
Received for commissions			1,852 01
Total cash Income			<u>\$37,031 45</u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$5,435 76	\$409 24	
Deduct salvage and reinsurance	151 05	151 43	
Net cash paid for losses	<u>\$5,284 71</u>	<u>\$257 81</u>	\$5,542 52
Cash dividends paid			16,000 00
Paid for salaries, fees, and other charges of officers			4,666 00
Paid for taxes			902 01
Office rent and supplies			1,015 02
Total cash expenditures			<u>\$28,125 55</u>

BALANCE SHEET.

Assets at beginning of year	\$152,058 38	Expenditures as above stated	\$28,125 55
Income as above stated	37,031 45	Balance as per schedule	882 27
Total	<u>\$189,089 83</u>	Assets at end of year	160,082 01
		Total	<u>\$189,089 83</u>

Schedule.

Decrease in bills receivable		\$1,597 70
Decrease in interest accrued		266 25
Decrease in value of bonds		600 00
Increase in uncollected premiums	\$1,071 78	
Increase in amount due from other companies	509 90	
Balance	882 27	
Total	<u>\$2,463 95</u>	<u>\$2,463 95</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$2,107,303 00	\$28,535 33
Risks written during the year	1,504,712 00	17,816 26
Total risks and premiums	<u>\$3,612,015 00</u>	<u>\$46,351 59</u>
Deduct those expired and marked off as terminated	1,666,158 00	19,957 93
Amount in force at the end of the year	<u>\$1,945,857 00</u>	<u>\$26,393 66</u>

Amount in force—

Having not more than one year to run	\$1,138,907 00	\$13,925 28
Having more than one, and not more than three, years to run,	632,211 00	8,003 13
Having more than three years to run	174,739 00	4,465 25

INLAND RISKS.

PREMIUMS.

Risks in force at the beginning of the year	\$18,850 00	\$1,669 75
Risks written during the year	404,806 00	3,789 42

Total risks and premiums	\$423,636 00	\$5,459 17
Deduct those expired and marked off as terminated	409,156 00	4,052 17

Amount in force at the end of the year	\$14,500 00	\$1,407 00
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General Interrogatories.

Total premiums received from organization of the company to date	\$105,017 86
Total losses paid from organization to date	33,324 41
Total cash dividends declared since the company commenced business	50,000 00
Total losses incurred during the year	9,129 20
Total amount of company's stock owned by the directors, at par value	55,800 00
Total amount loaned to officers and directors	29,797 79
Total amount loaned to stockholders not officers	16,277 32

NOTE.—The company does business only in Kentucky.

LOUISVILLE GERMANIA INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated March, 1872; commenced business April, 1872.)

HENRY DEPPEN, *President.*

PIERRE VIGLINI, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Loans on bond and mortgage	\$30,000 00
Value of lands mortgaged,	\$42,412 50
Buildings (insured for \$10,200)	16,000 00
Total value of mortgaged premises	\$58,412 50

Cash in office of company	\$1,331 40
Cash in bank—German Bank	99,823 33
Premiums in due course of collection	1,071 20
Total admitted Assets.	<u>\$132,225 93</u>

LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$6,135 97
Reinsurance <i>pro rata</i> on fire risks running more than one year	3,377 85
Amount required to safely reinsure all outstanding risks	\$9,513 82
Cash dividends unpaid.	<u>6,966 00</u>
Liabilities, except paid-up capital and net surplus	\$16,479 82
Paid-up capital	100,000 00
Net surplus	<u>15,746 11</u>
Total liabilities.	\$132,225 93
Surplus as regards policy-holders	<u>\$115,746 11</u>

INCOME.

Gross cash received for premiums.	\$14,401 75
Deduct reinsurance, rebate, and return premiums	1,010 10
Net cash received for premiums	\$13,391 65
Interest on bonds	6,974 29
Received for commissions	<u>77 75</u>
Total cash Income	<u>\$20,443 69</u>

EXPENDITURES.

Cash paid for losses	\$3,463 84
Cash dividends paid.	11,844 00
Paid for salaries, fees, and other charges of officers.	5,435 53
Paid for taxes.	<u>500 00</u>
Total cash Expenditures.	<u>\$21,243 37</u>

BALANCE SHEET.

Assets at beginning of year	\$131,954 41	Expenditures as above stated	\$21,243 37
Income as above stated	20,443 69	Assets at end of year	132,225 93
Uncollected premiums.	1,071 20		
Total.	<u>\$153,469 30</u>	Total.	<u>\$153,469 30</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$1,918,317 00	\$22,401 70
Risks written during the year	1,431,690 00	15,472 95
Total risks and premiums	\$3,350,007 00	\$37,874 65
Deduct those expired and marked off as terminated	1,701,594 00	18,792 10
Gross amount in force at the end of the year	\$1,648,413 00	\$19,082 55
Deduct amount reinsured	1,500 00	26 25
Net amount in force at the end of the year	\$1,646,913 00	\$19,056 30
Amount in force—		
Having not more than one year to run	\$1,242,280 00	\$13,377 40
Having more than one, and not more than three, years to run,	251,700 00	3,486 45
Having more than three years to run	152,933 00	2,192 45

General Interrogatories.

Total premiums received from organization of the company to date	\$73,497 46
Total losses paid from organization to date	13,183 62
Total cash dividends declared since the company commenced business	30,000 00
Total losses incurred during the year	3,463 84
Total amount of company's stock owned by the directors, at par value	19,500 00
Total amount loaned to officers and directors	11,000 00

NOTE.—The company does business only in Kentucky.

LOUISVILLE GERMAN MUTUAL FIRE INSURANCE ASSOCIATION. (IRREGULAR.)

(Located in Louisville, Kentucky. Incorporated February, 1856; commenced business March, 1855.)

G. SCHMITT, *President.*

P. SCHANZENBACHER, *Secretary.*

ASSETS.

Cash in hands of Treasurer	\$936 80
Bills receivable	7,750 00
Total admitted Assets	\$8,686 80

LIABILITIES.

The company reports	None.
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INCOME.

Cash received for entrance fees	\$1,190 00
Interest on bills receivable	468 55
Received from other sources	204 00
Total cash Income	<u>\$1,862 55</u>

EXPENDITURES.

Cash paid for losses	\$655 00
Paid for salaries, fees, and other charges of officers	558 00
Paid for taxes	36 21
All other expenditures	57 25
Total cash Expenditures	<u>\$1,306 46</u>

BALANCE SHEET.

Assets at beginning of year	\$8,130 71	Expenditures as above stated	\$1,306 46
Income as above stated	1,862 55	Assets at end of year	8,686 80
Total	<u>\$9,993 26</u>	Total	<u>\$9,993 26</u>

MISCELLANEOUS.

Risks and Premiums.

FIRE RISKS.

Risks in force at the beginning of the year	\$1,514,060 00
Risks written during the year	119,000 00
Total risks and premiums	<u>\$1,633,060 00</u>
Deduct those expired and marked off as terminated	73,615 00
Amount in force at the end of the year	<u>\$1,559,445 00</u>

NOTE.—The company does business only in Kentucky.

MERCHANTS' INSURANCE COMPANY.

*(Located in Louisville, Ky. Incorporated February, 1860; commenced business July, 1866.)

H. C. CARUTH, *President.*JOHN BARBEE, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
L. C. & L. first mortgage bonds	\$25,000 00	\$19,000 00	
L. C. & L. second mortgage bonds	50,000 00	15,000 00	
Muhlenburg County bonds	8,000 00	6,000 00	
Lyon County bonds	8,000 00	6,400 00	
Louisville City bonds	34,000 00	34,000 00	
	\$125,000 00	\$80,400 00	
Total par and market value			\$80,400 00
Cash in bank—Merchants' National Bank			9,915 10
Gross premiums in due course of collection			880 00
Cargo premiums due			4,259 61
Interest on Muhlenburg County bonds (judgment obtained)			1,120 00
			\$96,574 71
Total admitted Assets			\$96,574 71

Items Unadmitted.

Interest on first mortgage L. C. & L. R. R. bonds	\$3,500 00
Interest on second mortgage L. C. & L. R. R. bonds	8,000 00
Total	\$11,500 00

LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$3,239 12
Reinsurance <i>pro rata</i> on fire risks running more than one year	234 00
	\$3,473 12
Amount required to safely reinsure all outstanding risks	\$3,473 12
	\$3,473 12
Liabilities, except paid-up capital	\$3,473 12
Paid-up capital	100,000 00
	\$103,473 12
Total liabilities	\$103,473 12
Deduct admitted assets	96,574 71
	\$6,898 41
Impairment	\$6,898 41

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums	\$7,249 24	\$7,162 75
Deduct reinsurance, rebate, and return premiums		1,354 69
Net cash received for premiums	\$7,249 24	\$5,808 06
Interest on bonds		\$13,057 30
		9,902 26
Total cash Income		\$22,959 56

EXPENDITURES.

	FIRE.	INLAND.
Cash paid for losses	\$1,524 03	\$324 09
Cash dividends paid		\$1,848 12
Paid for salaries, fees, and other charges of officers		*3,358 00
Paid for taxes		4,027 34
Paid for rent		1,111 95
		431 25
Total cash Expenditures		\$10,776 66

* This dividend was, by direction of this office, returned to the company on the 21st February of this year, and the assets increased and the impairment diminished correspondingly.

BALANCE SHEET.

Assets at beginning of year	\$96,621 81	Expenditures as above stated	\$10,776 66
Income as above stated	22,959 56	Balance as per schedule	12,230 00
		Assets at end of year	96,574 71
Total	\$119,581 37	Total	\$119,581 37

Schedule.

Unadmitted items		\$11,500 00
Depreciation of securities		730 00
Balance	\$12,230 00	
Total	\$12,230 00	\$12,230 00

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$570,635 00	\$8,516 32
Risks written during the year	554,937 00	7,249 24
Total risks and premiums	\$1,125,572 00	\$15,765 56
Deduct those expired and marked off as terminated	632,654 00	8,975 32
Amount in force at the end of the year	\$492,918 00	\$6,790 24
Amount in force—		
Having not more than one year to run	\$473,918 00	\$6,478 24
Having more than three years to run	19,000 00	312 00

	INLAND RISKS.	PREMIUMS.
Risks written during the year	\$946,304 00	\$7,162 75
Deduct those expired and marked off as terminated	946,304 00	7,162 75

General Interrogatories.

Total premiums received from organization of the company to date	\$338,599 18
Total losses paid from organization to date	111,329 78
Total cash dividends declared since the company commenced business . . .	89,358 00
Total losses incurred during the year	1,848 12
Total amount of company's stock owned by the directors, at par value . . .	51,700 00

NOTE.—The company does business only in Kentucky.

UNION INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated 1860; commenced business in 1860.)

B. F. GUTHRIE, *President.*W. C. TYLER, *Secretary.**CAPITAL.*

Paid up in cash	\$108,500 00
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*ASSETS.**Bonds Owned by the Company.*

	PAR VALUE.	MAR. VALUE.
L., C. & L. 1st mortgage bonds	\$10,000 00	\$7,500 00
City of Louisville bonds	25,000 00	25,000 00
Bridge Company bonds	43,000 00	44,720 00
Louisville and Nashville Railroad bonds	2,000 00	1,900 00
Louisville Railway Transfer bonds	10,000 00	9,500 00
Total par and market value	\$90,000 00	\$88,620 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Louisville City bonds	\$4,000 00	\$3,600 00	\$3,000 00
Bridge bonds	12,000 00	12,600 00	10,000 00
Louisville City bonds	1,000 00	1,000 00	600 00
L., C. & L. 1st mortgage bonds	8,000 00	6,000 00	5,000 00
Indorsed notes secured by lien on prop.	6,180 00	6,180 00	5,150 00
Total amount	\$31,180 00	\$29,380 00	\$23,750 00
Cash in office of company			1,085 82
Cash in bank—Western Financial Corporation			2,772 70
Premiums in due course of collection			2,625 28
Bills receivable taken for premiums			2,594 69

Total admitted Assets \$121,448 49

Items Unadmitted.

Loans secured by Shelby Cut-off bonds	\$10,000 00
Loans secured by Shotwell Coal and Mining Company bonds	3,000 00
Deduction on collateral loan	800 00
Total	<u>\$13,800 00</u>

LIABILITIES.

Losses in process of adjustment	\$2,200 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$3,142 37
Reinsurance <i>pro rata</i> on fire risks running more than one year.	1,731 63
Reinsurance at 50 per cent. on inland navigation risks.	1,460 50

Amount required to safely reinsure all outstanding risks 6,334 50

Liabilities, except paid-up capital and net surplus.	\$8,534 50
Paid-up capital	108,500 00
Net surplus	4,413 99

Total Liabilities	\$121,448 49
Surplus as regards policy-holders.	\$112,913 99

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums.	\$7,242 68	\$13,523 25
Deduct reinsurance, rebate, and return premiums		3,614 06
Net cash received for premiums	<u>\$7,242 68</u>	<u>\$9,909 19</u>
		\$17,151 87
Interest on bonds		9,009 98
Total cash Income		<u>\$26,161 85</u>

EXPENDITURES.

	FIRE.	INLAND.
Gross cash paid for losses	\$190 00	\$8,550 30
Deduct salvage and reinsurance		153 30
Net cash paid for losses	<u>\$190 00</u>	<u>\$8,397 00</u>
		\$8,587 00
Paid for salaries, fees, and other charges of officers.		3,499 96
Paid for taxes		1,547 13
Attorneys' fees and costs		1,246 95
Total cash Expenditures		<u>\$14,881 04</u>

BALANCE SHEET.

Assets at beginning of year	\$137,158 56	Expenditures as above stated.	\$14,881 04
Income as above stated	26,161 85	Balance as per schedule	26,990 88
		Assets at end of year.	121,448 49
Total	<u>\$163,320 41</u>	Total.	<u>\$163,320 41</u>

Schedule.

Paid for stock retired	\$20,570 00	
Unadmitted items	13,800 00	
Loss on claim against W. & A. R. R.	810 47	
Unaccounted for by company	385 01	
Realized from sundry claims		\$443 75
Gain in uncollected premiums		1,199 35
Gain in bills receivable		382 09
Gain in value of securities		2,074 17
Profit by sale of bonds		1,287 50
Realized from claim against R. Atwood's estate over estimate of last year.		3,187 74
Balance		26,990 88
Total	\$35,565 48	\$35,565 48

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$658,789 00	\$11,835 79
Risks written during the year.	590,576 00	8,442 03
Total risks and premiums	\$1,249,365 00	\$20,277 82
Deduct those expired and marked off as terminated	615,884 00	11,107 02
Amount in force at the end of the year	\$633,481 00	\$9,170 80
Amount in force—		
Having not more than one year to run	\$412,631 00	\$6,284 75
Having more than one, and not more than three, years to run,	163,350 00	2,146 05
Having more than three years to run.	57,500 00	740 00
	INLAND RISKS.	PREMIUMS.
Risks written during the year.	\$1,515,852 39	\$13,905 34
Deduct those expired and marked off as terminated	1,480,152 39	10,984 34
Amount in force at the end of the year	\$35,700 00	\$2,921 00

General Interrogatories.

Total losses incurred during the year.	\$8,740 30
Total amount of company's stock owned by the directors, at par value	15,750 00
Total amount loaned to officers and directors	13,000 00
Total amount loaned to stockholders not officers.	5,000 00

NOTE.—The company does business only in Kentucky.

WESTERN INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated April, 1872; commenced business May, 1872.)

A. F. COLDEWAY, *President.*HENRY HURTER, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Value of real estate owned	\$34,000 00
Loans on bond and mortgage	74,000 00
Value of lands mortgaged	\$78,200 00
Buildings (insured for \$39,250)	113,500 00
Total value of mortgaged premises	\$191,700 00
Cash in office of company	721 75
Cash in bank—Western Bank	26,506 21
Premiums in due course of collection	874 70
Total admitted Assets	\$136,102 66

Items Unadmitted.

Western Bank stock	\$6,330 00
Safe	1,250 00
Total	\$7,580 00

LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$9,656 95
Reinsurance <i>pro rata</i> on fire risks running more than one year	5,837 94
Amount required to safely reinsure all outstanding risks	\$15,494 89
Cash dividends unpaid	16,490 97
Liabilities, except paid-up capital and net surplus	\$31,985 86
Paid-up capital	100,000 00
Net surplus	4,116 80
Total Liabilities	\$136,102 66
Surplus as regards policy holders	\$104,116 80

INCOME.

Gross cash received for premiums	\$20,158 70
Deduct reinsurance, rebate, and return premiums	486 81
Net cash received for premiums	\$19,671 89
Interest on bonds	7,347 70
Received for rents	2,139 80
Total cash Income	\$29,159 39

EXPENDITURES.

Cash paid for losses	\$3,721 81
Cash dividends paid.	16,000 00
Paid for salaries, fees, and other charges of officers	5,084 73
Paid for taxes	902 51
Total cash Expenditures.	<u>\$25,709 05</u>

BALANCE SHEET.

Assets at beginning of year	\$126,947 62	Expenditures as above stated.	\$25,709 05
Income as above stated	29,159 39	Assets at end of year	136,102 66
Balance as per schedule	5,704 70		
Total	<u>\$161,811 71</u>	Total	<u>\$161,811 71</u>

Schedule.

Uncollected premiums	\$874 70		
Profit on bonds sold	1,035 00		
Realized from unadmitted items.	4,795 00		
Depreciation in real estate			\$1,000 00
Balance			5,704 70
Total	<u>\$6,704 70</u>		<u>\$6,704 70</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$2,506,288 64	\$27,296 78
Risks written during the year.	2,047,455 75	20,990 40
Total risks and premiums	<u>\$4,553,744 39</u>	<u>\$48,287 18</u>
Deduct those expired and marked off as terminated.	2,053,772 75	20,724 73
Gross amount in force at the end of the year.	<u>\$2,499,971 64</u>	<u>\$27,562 45</u>
Deduct amount reinsured.	7,200 00	82 70
Net amount in force at the end of the year	<u>\$2,492,771 64</u>	<u>\$27,479 75</u>
Amount in force—		
Having not more than one year to run	\$1,874,283 31	\$19,313 90
Having more than one, and not more than three, years to run,	382,000 00	5,210 90
Having more than three years to run.	<u>236,488 33</u>	<u>2,954 95</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$89,174 40
Total losses paid from organization to date	14,576 64
Total cash dividends declared since the company commenced business	42,500 00
Total losses incurred during the year	3,721 81
Total amount of company's stock owned by the directors, at par value.	30,600 00
Total amount loaned to officers and directors	14,500 00

NOTE.—The company does business only in Kentucky.

FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS ON FILE
IN THIS BUREAU, OF THE FIRE AND FIRE AND MARINE
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED
TO DO BUSINESS IN THE STATE OF KENTUCKY,
SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1875.

ÆTNA INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1819; commenced business August, 1819.)

LUCIUS J. HENDREE, President.

JOTHAM GOODNOW, Secretary.

CAPITAL.

Paid up in cash \$3,000,000 00

ASSETS.

Value of real estate owned	\$365,000 00
Loans on bond and mortgage	81,500 00
Interest accrued thereon	1,014 41
Value of lands mortgaged	\$85,000 00
Buildings (insured for \$33,000 00).	78,000 00
Total value of mortgaged premises	\$163,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20 bonds	\$235,200 00	\$272,832 00
U. S. currency bonds	100,000 00	122,500 00
Alabama State bonds	10,000 00	3,000 00
Canada Dominion stock	5,070 69	5,070 69
Connecticut State bonds	100,000 00	105,000 00
New Hampshire State bonds	50,000 00	52,500 00
Rhode Island State bonds	91,000 00	95,550 00
South Carolina State bonds	20,000 00	7,000 00
Tennessee State bonds	31,000 00	12,865 00
Norfolk, Conn., town bonds	25,000 00	25,250 00
Norwich, Conn., town bonds	100,000 00	105,000 00
Pawtucket, R. I., town bonds	100,000 00	105,000 00
Hartford town bonds	66,000 00	66,660 00
Bloomington, Ill., city bonds	20,000 00	21,000 00
Indianapolis, Ind., city bonds	50,000 00	52,500 00
Boston city water bonds	50,000 00	54,000 00
Brooklyn city water bonds	25,000 00	26,125 00
Buffalo city water bonds	50,000 00	52,500 00
Cleveland city bonds	20,000 00	19,200 00
Cleveland city bonds	80,000 00	84,000 00
Chicago city bonds	50,000 00	52,500 00
Detroit city bonds	30,000 00	31,500 00
Hartford city bonds	152,000 00	153,520 00
Jersey City water bonds	50,000 00	49,000 00
Minneapolis city bonds	5,000 00	5,000 00
New Brunswick (N. J.) city bonds	40,000 00	40,000 00
New York city stock	75,000 00	75,000 00
Toledo, Ohio, city water bonds	5,000 00	5,000 00
Toledo, Ohio, city water bonds	8,000 00	8,000 00
Ironton, Ohio, city bonds	10,000 00	10,500 00
Newark, New Jersey, city bonds	50,000 00	52,500 00
Pontiac, Illinois, city bonds	12,000 00	12,600 00
Rahway, New Jersey, city bonds	25,000 00	25,000 00
Titusville, Pennsylvania, school bonds	15,000 00	15,000 00
Cincinnati city water bonds	50,000 00	53,500 00
Milwaukee city water bonds	6,000 00	6,000 00
West Middle School District bonds, Hartford	30,000 00	31,500 00
Atlantic Dock Company bonds	25,000 00	26,250 00
Albany & Susquehanna R. R. second mortgage bonds	50,000 00	53,000 00
Buffalo, New York & Erie R. R. first mortgage bonds	53,000 00	47,700 00
Buffalo, New York & Erie R. R. second mortgage bonds	22,000 00	18,700 00
Cleveland, Painesville & Ashtabula R. R. bonds	100,000 00	105,000 00
Cleveland & Toledo Railroad Gen. S. F. bonds	85,000 00	91,800 00
Chicago, Burlington & Quincy Railroad S. F. bonds	30,000 00	34,500 00
Chicago & Northwestern Railroad 1st mortgage bonds	50,000 00	51,000 00
Cincinnati, Hamilton & Dayton Railroad bonds	50,000 00	50,000 00
Columbus & Xenia Railroad bonds	50,000 00	51,500 00
Dayton & Western Railroad bonds	20,000 00	18,000 00
Harlem River & Port Chester R. R. 1st mortgage bonds	100,000 00	105,000 00
Hartford, Providence & Fishkill Railroad bonds	33,000 00	33,000 00
Indianapolis & Cincinnati Railroad bonds	25,000 00	23,000 00
Joliet & Chicago Railroad First S. F. bonds	18,000 00	19,800 00
Keokuk & Des Moines Railroad 1st mortgage bonds	32,000 00	25,600 00
Keokuk & Des Moines R. R. Funded In. bonds	4,500 00	4,500 00

	PAR VALUE.	MAR. VALUE.
Lake Shore Railroad bonds	\$10,000 00	\$10,200 00
Lake Shore & Mich. S. R. R. Reg. S. F. bonds	12,000 00	12,000 00
Little Miami Railroad mortgage bonds	72,000 00	66,960 00
Michigan Central Railroad 2d mortgage bonds	50,000 00	51,000 00
Michigan S. & N. Indiana R. R. general bonds	25,000 00	26,500 00
Michigan S. & N. Indiana R. R. Sec. Gen. bonds	75,000 00	75,750 00
Morris & Essex Railroad 2d mortgage bonds	25,000 00	27,750 00
New Jersey R. R. and Transportation Co. bonds	50,000 00	50,000 00
New York Central Railroad bonds	75,000 00	76,500 00
N. Y. Central & Hudson River R. R. 1st mortg. bonds	100,000 00	120,000 00
Pittsburgh, Ft. Wayne & Chicago R. R. 1st mortg. bonds	30,000 00	34,800 00
Pittsburgh, Ft. Wayne & Chicago R. R. 2d mortg. bonds	50,000 00	55,000 00
Clev., Col., Cinn. & Ind'apo's R. R. Co.'s S. F. bonds	25,000 00	20,500 00
Morris & Essex R. R. First Consolidated bonds	50,000 00	53,000 00
Atlantic Mutual Insurance Company Scrip	23,600 00	23,600 00
Connecticut River Company stock	5,000 00	1,000 00
Albany & Susquehanna Railroad stock	50,000 00	51,000 00
Central Ohio Railroad stock	7,200 00	4,000 00
Cleveland & Pittsburgh Railroad stock	50,000 00	45,000 00
Connecticut River Railroad stock	15,000 00	19,950 00
Dubuque & Sioux City Railroad stock	25,000 00	17,500 00
Joliet & Chicago Railroad stock	10,000 00	10,000 00
Keokuk & Des Moines R. R. (preferred) stock	26,400 00	7,920 00
Keokuk & Des Moines R. R. (common) stock	20,000 00	1,000 00
Lake Shore & Michigan Southern R. R. stock	90,000 00	54,000 00
Michigan Central R. R. stock	62,400 00	36,816 00
Morris & Essex R. R. stock	50,000 00	51,000 00
N. Y. Central & Hudson River R. R. stock	60,000 00	63,000 00
N. Y., New Haven & Hartford R. R. stock	100,000 00	144,000 00
Pittsburgh, Ft. Wayne & Chicago R. R. stock	75,000 00	73,500 00
New Britain National Bank stock, New Britain, Conn.	10,000 00	12,500 00
Farmers & Mechanics' National Bank stock, Phila., Pa.	22,000 00	28,600 00
Nat. Bank of the State of Missouri stock, St. Louis, Mo.	20,000 00	15,000 00
Merchants' National Bank stock, St. Louis, Missouri	5,000 00	4,150 00
Merchants' Bank stock, St. Louis, Missouri	5,000 00	1,500 00
Mechanics' National Bank stock, St. Louis, Missouri	20,000 00	10,000 00
Ætna National Bank stock, Hartford, Connecticut	20,000 00	26,600 00
American National Bank stock, Hartford, Connecticut	10,000 00	15,000 00
Charter Oak National Bank stock, Hartford, Connecticut	30,000 00	40,200 00
City National Bank stock, Hartford, Connecticut	20,000 00	22,000 00
Connecticut River Banking Co. stock, Hartford, Conn.	7,500 00	9,000 00
National Exchange Bank stock, Hartford, Connecticut	25,000 00	32,500 00
Farmers & Mechanics' National Bank stock, Hart'f, Conn.	60,000 00	79,800 00
First National Bank stock, Hartford, Connecticut	20,000 00	28,000 00
Hartford National Bank stock, Hartford, Connecticut	80,000 00	128,000 00
Phoenix National Bank stock, Hartford, Connecticut	60,000 00	96,000 00
State Bank stock, Hartford, Connecticut	25,000 00	30,000 00
American Exchange National Bank stock, N. Y. City	40,000 00	46,000 00
National Butchers and Drovers' Bank stock, N. Y. City	12,500 00	17,500 00
National City Bank stock, N. Y. City	10,000 00	30,000 00
National Bank of Commerce stock, N. Y. City	60,000 00	73,200 00
National Bank of the Commonwealth stock, N. Y. City	10,000 00	500 00
Hanover National Bank stock, N. Y. City	10,000 00	9,000 00
Importers and Traders' National Bank stock, N. Y. City	30,000 00	60,000 00
Bank of the Manhattan Company stock, N. Y. City	20,000 00	30,600 00
Market National Bank stock, N. Y. City	20,000 00	24,000 00
Merchants' National Bank stock, N. Y. City	50,000 00	60,000 00
Merchants' Exchange National Bank stock, N. Y. City	8,000 00	8,400 00
Mechanics' National Bank stock, N. Y. City	30,000 00	42,000 00
Metropolitan National Bank stock, N. Y. City	50,000 00	64,500 00
Nassau Bank stock, N. Y. City	20,000 00	20,000 00
Bank of N. Y. Nat. Banking Association stock, N. Y. City	40,000 00	52,000 00
Bank of North America stock, N. Y. City	20,000 00	20,000 00
North River Bank stock, N. Y. City	10,000 00	8,500 00
Oceah National Bank stock, N. Y. City	20,000 00	500 00
Phenix National Bank stock, N. Y. City	10,000 00	10,000 00
People's Bank stock, N. Y. City	10,000 00	14,000 00
National Bank of the Republic stock, N. Y. City	20,000 00	18,000 00
Union National Bank stock, N. Y. City	20,000 00	28,000 00
United States Trust Company stock, N. Y. City	10,000 00	32,000 00
New York Life Insurance and Trust Co. stock, N. Y. City	15,000 00	60,000 00
Union Trust Company stock, N. Y. City	10,000 00	13,000 00

Total par and market value	\$4,902,370 69	\$5,291,418 69
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\$5,291,418 69

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Phoenix National Bank stock	\$500 00	\$800 00	\$500 00
Hartford Carpet Company stock	4,200 00	9,870 00	3,580 00
Travelers' Insurance Co. stock	5,500 00	9,905 00	6,177 00
N. Y., N. H. & Hart. R. R. stock	3,400 00	4,896 00	2,270 00
Quincy (Ill.) city bonds	1,000 00	1,000 00	
Wabash and Western R. R. bonds	1,000 00	600 00	1,200 00
Toledo, Wabash & West. R. R. bonds	1,000 00	500 00	

Total amount	\$16,600 00	\$27,571 00	\$13,727 00
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13,727 00

Interest due and accrued thereon, and on special deposits	\$4,928 51
Cash in office of company	6,968 74
Cash in bank—Phoenix National Bank, Hartford	\$241,566 30
/Etna National Bank, Hartford	8,073 64
U. S. Trust Company, New York	156,951 06
Farmers and Mechanics' National, Hartford	50,000 00
State Bank, Hartford	50,000 00
New York Life Insurance and Trust Company, New York	25,000 00
Charter Oak National Bank, Hartford	50,000 00
	<hr/> 581,591 00
Gross premiums in due course of collection	531,979 09
Total admitted Assets	<hr/> <hr/> \$6,878,127 44

LIABILITIES.

Losses adjusted and unpaid	\$45,871 50
Losses in process of adjustment	167,764 00
Losses resisted	32,250 00
Amount of unpaid losses	<hr/> \$245,885 50
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$1,021,783 88
Reinsurance <i>pro rata</i> on fire risks running more than one year	784,032 19
Reinsurance at 50 per cent. on inland navigation risks	5,355 55
Amount required to safely reinsure all outstanding risks	<hr/> 1,811,171 62
Due for printing, etc.	500 00
Brokerage and other charges due	85,477 46
Liabilities, except paid-up capital and net surplus	<hr/> \$2,143,034 58
Paid-up capital	3,000,000 00
Net surplus	1,735,092 86
Total Liabilities	<hr/> <hr/> \$6,878,127 44
Surplus as regards policy-holders	\$4,735,092 86

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums	\$3,783,736 06	\$173,115 75
Deduct reinsurance, rebate, and return premiums	203,844 55	34,427 69
Net cash received for premiums	<hr/> \$3,579 891 51	<hr/> \$138,688 06
		<hr/> \$3,718,579 57
Interest on bonds, including dividends on stocks		368,906 17
Received for rents		9,525 91
Total cash Income		<hr/> <hr/> \$4,097,011 65

EXPENDITURES.

	FIRE.	INLAND.
Cash paid for losses	\$2,059,298 40	\$113,185 61
	<hr/>	<hr/>
		\$2,172,484 01

Cash dividends paid	\$720,000 00
Paid for commissions or brokerage	556,011 45
Paid for salaries, fees, and other charges of officers	173,810 81
Paid for taxes	66,517 92
Printing, advertising, supplies, &c.	183,991 86
Total cash Expenditures	<u>\$3,872,816 05</u>

BALANCE SHEET.

Assets at beginning of year	\$6,588,071 45	Expenditures as above stated	\$3,872,816 05
Income as above stated	4,097,011 65	Assets at end of year	6,878,127 44
Balance as per schedule	65,860 39		
Total	<u>\$10,750,943 49</u>	Total	<u>\$10,750,943 49</u>

Schedule.

Increase in uncollected premiums	\$245,049 58		
Increase in accrued interest	2,720 21		
Decrease in value of securities		\$181,909 40	
Balance		65,860 39	
Total	<u>\$247,769 79</u>	<u>\$247,769 79</u>	

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$277,620,807 00	\$3,777,920 69
Risks written during the year	297,662,783 00	3,783,736 06
Total risks and premiums	<u>\$575,283,590 00</u>	<u>\$7,561,656 75</u>
Deduct those expired and marked off as terminated	306,954,250 00	4,047,345 15
Gross amount in force at the end of the year	<u>\$268,329,340 00</u>	<u>\$3,514,311 60</u>
Deduct amount reinsured	345,000 00	4,175 00
Net amount in force at the end of the year	<u>\$267,984,340 00</u>	<u>\$3,510,136 60</u>
Amount in force—		
Having not more than one year to run	\$160,615,048 00	\$2,043,567 77
Having more than one, and not more than three, years to run	81,913,869 00	1,070,273 62
Having more than three years to run	25,455,423 00	396,295 21

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$220,899 00	\$10,860 91
Risks written during the year	15,765,222 00	173,115 75
Total risks and premiums	<u>\$15,986,121 00</u>	<u>\$183,976 66</u>
Deduct those expired and marked off as terminated	15,774,955 00	173,265 56
Amount in force at the end of the year	<u>\$211,166 00</u>	<u>\$10,711 10</u>

General Interrogatories.

Total premiums received from organization of the company to date . . .	\$70,937,250 93
Total losses paid from organization to date	44,760,389 78
Total cash dividends declared since the company commenced business. . . .	8,323,365 00
Total losses incurred during the year.	2,173,753 45
Total amount of company's stock owned by the directors, at par value . . .	329,200 00
Total dividends declared, payable in stock	2,805,000 00
Total amount loaned to stockholders not officers.	57,700 00
Amount deposited in Alabama for the benefit of policy-holders of that State .	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$6,126,308 00
Premiums received	83,243 01
Losses incurred.	52,456 61
Losses paid	54,150 23
Inland risks taken.	565,098 00
Premiums received	5,852 68
Losses incurred	832 01
Losses paid	832 01
Paid for taxes.	3,223 29

ALLEMANNIA FIRE INSURANCE COMPANY.

*(Located in Pittsburg, Pennsylvania. Incorporated April, 1868; commenced business June, 1868.)*ROBERT C. SCHMERTZ, *President.*CHAS. F. HERROSEE, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Value of real estate owned	\$18,500 00
Loans on bond and mortgage	219,352 28
Interest due and accrued thereon	9,618 82
Value of mortgaged premises (insured for \$125,200 00).	\$670,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds.	\$30,000 00	\$35,925 00	35,925 00
Cash in office of company			2,011 49
Cash in bank—Third National Bank			35,288 29
Interest due and accrued on bank deposits			802 00
Premiums in due course of collection.			51,456 79
Bills receivable taken for premiums			5,264 73
Total admitted Assets			\$378,219 40

LIABILITIES.

Losses adjusted and unpaid.	\$5,723 63	
Losses in process of adjustment.	2,500 00	
Losses resisted.	8,175 00	
Amount of unpaid losses		\$16,398 63
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$109,024 65	
Reinsurance <i>pro rata</i> on fire risks running more than one year	19,973 42	
Amount required to safely reinsure all outstanding risks		128,998 07
Due for taxes		1,000 00
Brokerage and other charges due		6,843 68
Liabilities, except paid-up capital and net surplus		\$153,240 38
Paid-up capital		200,000 00
Net surplus		24,979 02
Total liabilities.		\$378,219 40
Surplus as regards policy-holders	\$224,979 02	

INCOME.

Gross cash received for premiums.	\$314,019 10	
Deduct reinsurance, rebate, and return premiums	51,477 50	
Net cash received for premiums		\$262,541 60
Interest on bonds, including dividends on stocks		21,838 37
Received for rents.		485 00
Total cash Income		\$284,864 97

EXPENDITURES.

Cash paid for losses	\$232,620 85	
Cash dividends paid	20,000 00	
Paid for commissions or brokerage.	50,631 88	
Paid for salaries, fees, and other charges of officers.	20,814 02	
Paid for taxes.	11,683 97	
Printing, advertising, and supplies.	24,891 18	
Total cash Expenditures.		\$360,641 90

BALANCE SHEET.

Assets at beginning of year	\$473,677 34	Expenditures as above stated	\$360,641 90
Income as above stated	284,864 97	Balance as per schedule	19,681 01
		Assets at end of year	378,219 40
Total.	\$758,542 31	Total.	\$758,542 31

Schedule.

Decrease in uncollected premiums		\$17,582 19	
Bills receivable		2,427 05	
Increase in interest due and accrued.	\$328 23		
Balance	19,681 01		
Total.		\$20,009 24	\$20,009 24

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$27,278,974 00	\$373,074 56
Risks written during the year	23,694,351 00	296,848 52
Total risks and premiums	\$50,973,325 00	\$669,923 08
Deduct those expired and marked off as terminated	29,730,142 00	404,095 64
Gross amount in force at the end of the year	\$21,243,183 00	\$265,827 44
Deduct amount reinsured	178,310 00	4,943 86
Net amount in force at the end of the year	\$21,064,873 00	\$260,883 58
Amount in force—		
Having not more than one year to run	\$17,629,957 00	\$218,049 30
Having more than one, and not more than three, years to run,	3,268,378 00	39,815 08
Having more than three years to run.	166,538 00	3,019 20

General Interrogatories.

Total premiums received from organization of the company to date	\$1,471,620 99
Total losses paid from organization to date	642,476 16
Total cash dividends declared since the company commenced business . . .	75,000 00
Total losses incurred during the year	236,704 62
Total amount of company's stock owned by the directors, at par value . . .	51,400 00
Total dividends declared, payable in stock	50,000 00
Total amount loaned to officers and directors	21,100 00
Total amount loaned to stockholders not officers	7,260 00

Business in Kentucky During the Year.

Fire risks taken	\$181,091 00
Premiums received	2,807 53
Losses incurred.	248 32
Losses paid.	248 32

ALLIANCE INSURANCE COMPANY.

(Located in Boston, Mass. Incorporated May, 1875; commenced business July, 1875.)

CHARLES H. COLE, *President.*

RICHARD PRICE, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$85,850 00
Interest due and accrued thereon	3,229 24
Value of lands mortgaged	\$85,000 00
Buildings (insured for \$77,600)	81,000 00
 Total value of mortgaged premises	 \$166,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
City of Charlestown bonds	\$5,000 00	\$5,350 00	
City of Cambridge bonds	5,000 00	5,250 00	
City of Newton bonds	5,000 00	5,250 00	
City of Lawrence bonds	5,000 00	5,225 00	
City of Cleveland, Ohio, bonds	10,000 00	10,200 00	
Metropolitan R. R. bonds	5,000 00	5,175 00	
Boston and Albany R. R. bonds	5,000 00	5,150 00	
South Shore R. R. bonds	5,000 00	5,125 00	
Merchandise National Bank stock	5,000 00	5,000 00	
 Total par and market value	 \$50,000 00	 \$51,725 00	
 Interest due and accrued thereon, not included in market value			 51,725 00 545 83

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
U. S. 5-20 bonds	\$50,000 00	\$60,320 00	\$55,000 00	
City of Charlestown bond	1,000 00	1,050 00	1,000 00	
Central National Bank stock	5,000 00	4,250 00	10,000 00	
Eleventh Ward National Bank stock	6,000 00	5,950 00	1,500 00	
National Exchange Bank stock	1,200 00	1,600 00	1,500 00	
Cin., Sandusky and Clev. R. R. stock	3,570 00	3,213 00	1,500 00	
Norwich and Worcester R. R. stock	800 00	1,000 00	900 00	
Mortgage note	1,884 05	1,884 05	875 00	
 Total amount	 \$69,454 05	 \$79,267 05	 \$70,775 00	
 Cash in office of company				 70,775 00 8,834 49
Cash in bank—Merchandise National Bank			\$6,952 91	
Continental National Bank			15,005 29	
 Premiums in due course of collection				 21,958 20 12,818 74

Total admitted Assets	\$255,736 50
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LIABILITIES.

Losses adjusted and unpaid	\$6,481 01	
Losses in process of adjustment	900 00	
Amount of unpaid losses		\$7,381 01
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$36,112 89	
Reinsurance <i>pro rata</i> on fire risks running more than one year	11,159 10	
Amount required to safely reinsure all outstanding risks		47,271 99
Liabilities, except paid-up capital and net surplus.		\$54,653 00
Paid-up capital		200,000 00
Net surplus.		1,083 50
Total Liabilities		\$255,736 50
Surplus as regards policy-holders.	\$201,083 50	

INCOME.

Gross cash received for premiums.	\$83,612 67	
Deduct reinsurance, rebate, and return premiums	7,231 80	
Net cash received for premiums		\$76,380 87
Interest on bonds, including dividends on stocks.		2,094 61
Total cash Income		\$78,475 48

EXPENDITURES.

Gross cash paid for losses	\$10,849 57	
Deduct salvage and reinsurance	222 52	
Net cash paid for losses		\$10,627 05
Paid for commissions or brokerage.		12,807 33
Paid for salaries, fees, and other charges of officers		7,093 16
Paid for taxes.		825 25
Printing, advertising, and supplies.		7,626 15
Total cash Expenditures		\$38,978 94

BALANCE SHEET.

Assets at commencement of business.	\$200,000 00	Expenditures as above stated	\$38,978 94
Income as above stated	78,475 48	Assets at end of year	255,736 50
Balance as per schedule	16,239 96		
Total	\$294,715 44	Total.	\$294,715 44

Schedule.

Accrued interest	\$3,775 07	
Uncollected premiums	12,818 74	
Decrease in value of securities		\$353 85
Balance		16,239 96
Total	\$16,593 81	\$16,593 81

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks written during the year	\$8,015,969 00	\$96,431 41
Deduct those expired and marked off as terminated	836,759 00	6,916 18
Gross amount in force at the end of the year.	\$7,179,210 00	\$89,515 23
Deduct amount reinsured.	182,481 00	2,013 75
Net amount in force at the end of the year	\$6,996,729 00	\$87,501 48
Amount in force—		
Having not more than one year to run.	\$5,984,829 00	\$72,225 78
Having more than one, and not more than three, years to run,	523,010 00	7,960 95
Having more than three years to run	488,890 00	7,314 75

General Interrogatories.

Total premiums received from organization of the company to date	\$96,431 41
Total losses paid from organization to date	10,849 57
Total losses incurred during the year.	18,230 58
Total amount of company's stock owned by the directors, at par value . . .	74,200 00
Total amount loaned to officers and directors	24,875 00
Total amount loaned to stockholders not officers	5,000 00

Business in Kentucky during the year.

Fire risks taken.	\$38,800 00
Premiums received	889 00

AMAZON INSURANCE COMPANY.

(Located in Cincinnati, Ohio. Incorporated October, 1871; commenced business October, 1871.)

GAZZAM GANO, *President.*BYRON D. WEST, *Secretary.*

CAPITAL.

Paid up in cash	\$500,000 00
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ASSETS.

Value of real estate owned	\$222,808 21
Loans on bond and mortgage	247,641 57
Interest due and accrued thereon	15,967 83
Value of lands mortgaged	\$430,301 00
Buildings (insured for \$88,500)	308,400 00
Total value of mortgaged premises	\$738,701 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 10-40 bonds, registered	\$125,000 00	\$146,375 00
U. S. 10-40 bonds, coupon	22,300 00	25,979 50
U. S. 5-20 bonds, 1865	45,500 00	54,600 00
Alabama State bonds	10,000 00	6,822 75
South Carolina State bonds	20,000 00	2,500 00
Mississippi State bonds	2,000 00	1,700 00
Piqua Water-works bonds	10,000 00	10,000 00
Elmore School bonds	3,000 00	3,000 00

Total par and market value	\$237,800 00	\$250,977 25
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\$250,977 25

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Cincinnati Street R. R. bonds	\$5,000 00	\$5,125 00	\$4,270 83
Bank stocks	8,000 00	10,000 00	8,000 00
Cincinnati Gas Co. stock	2,600 00	5,250 00	4,375 00
Warehouse receipts	3,625 00	3,625 00	2,920 00
Norton Iron-works stock	5,000 00	5,000 00	3,500 00
U. S. 5-20 bonds	25,000 00	30,000 00	25,000 00
Norton Iron-works bonds	30,000 00	30,000 00	25,000 00
Cincinnati Street R. R. bonds	5,000 00	5,125 00	4,270 83
Miami Valley Ins. Co. stock	7,200 00	5,500 00	4,583 33
Mortgage assigned to company	225 00	225 00	187 50
Ohio stocks	5,100 00	5,100 00	4,250 00
U. S. bonds	2,500 00	3,000 00	2,500 00
First National Bank stocks	1,000 00	1,200 00	500 00
Pomeroy Iron Co. stock and U. S. bond	5,000 00	5,500 00	4,583 33

Total amount	\$105,250 00	\$114,650 00	\$93,940 82
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93,940 82

Cash in hands of Treasurer	32,084 03
Premiums in due course of collection	80,550 87
Bills receivable taken for premiums	10,382 61
Due from other companies	7,801 74

Total admitted Assets	\$962,154 93
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Items Unadmitted.

Deducted from collateral loans to conform to law	\$8,127 07
Personal property	5,000 00

Total	\$13,127 07
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LIABILITIES.

Losses adjusted and unpaid	\$23,378 50
Losses in process of adjustment	51,263 91
Losses resisted	25,645 16

Gross amount of unpaid losses	\$100,287 57
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Deduct reinsurance thereon	1,270 00
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Net amount of unpaid losses	\$99,017 57
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Reinsurance at 50 per cent. of premiums on fire risks under one year	\$276,386 23
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Reinsurance <i>pro rata</i> on fire risks running more than one year	38,068 11
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Amount required to safely reinsure all outstanding risks	314,454 34
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Cash dividends unpaid	289 00
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Liabilities, except paid-up capital and net surplus	\$413,760 91
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Paid-up capital	500,000 00
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Net surplus	48,394 02
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Total Liabilities	\$962,154 93
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Surplus as regards policy-holders	\$548,394 02
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INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$738,811 42	\$56,660 92	
Deduct reinsurance, rebate, and return premiums	98,956 16	6,490 47	
Net cash received for premiums	\$639,855 26	\$50,170 45	
Interest on bonds, including dividends on stocks.			\$690,025 71
Received for rents.			29,506 73
			1,568 26
Total cash Income			\$721,100 70

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$362,539 69	\$49,189 90	
Deduct salvage and reinsurance	16,741 85	3,346 13	
Net cash paid for losses	\$345,797 84	\$45,843 77	
Cash dividends paid.			\$391,641 61
Paid for commissions or brokerage			25,000 00
Paid for salaries, fees, and other charges of officers.			120,405 75
Paid for taxes.			30,724 50
Printing, advertising, and supplies			16,650 43
			96,404 27
Total cash Expenditures.			\$680,826 56

BALANCE SHEET.

Assets at beginning of year	\$930,501 45	Expenditures as above stated.	\$680,826 56
Income as above stated	721,100 70	Balance as per schedule	8,620 66
		Assets at end of year.	962,154 93
Total	\$1,651,602 15	Total.	\$1,651,602 15

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$30,634,195 00	\$530,261 53
Risks written during the year.	49,619,368 00	738,811 42
Total risks and premiums	\$80,253,563 00	\$1,269,072 95
Deduct those expired and marked off as terminated	37,381,568 00	631,578 42
Gross amount in force at the end of the year	\$42,871,995 00	\$637,494 53
Deduct amount reinsured	1,178,563 00	26,990 03
Net amount in force at the end of the year	\$41,693,432 00	\$610,504 50
Amount in force—		
Having not more than one year to run	\$37,181,895 00	\$552,772 46
Having more than one, and not more than three, years to run.	3,947,622 00	48,999 91
Having more than three years to run.	563,915 00	8,732 13

	INLAND RISKS.	PREMIUMS.
Risks written during the year.	\$4,527,498 00	\$56,660 92
Deduct those expired and marked off as terminated	4,527,498 00	56,660 92

General Interrogatories.

Total premiums received from organization of the company to date	\$3,635,791 00
Total losses paid from organization to date	1,842,114 26
Total cash dividends declared since the company commenced business	70,000 00
Total losses incurred during the year	422,720 53
Total amount of company's stock owned by the directors, at par value	86,100 00
Total amount loaned to stockholders not officers	84,690 50
Amount deposited in various States for the benefit of policy-holders of those States	35,000 00
In the State of Alabama	\$10,000 00
In the State of Virginia	25,000 00

Business in Kenincky During the Year.

Fire risks taken	\$992,604 50
Premiums received	13,312 04
Losses incurred	6,076 80
Losses paid	6,076 80

AMERICAN FIRE INSURANCE COMPANY.

(Located in Philadelphia, Pennsylvania Incorporated February, 1810; commenced business March, 1810.)

THOMAS R. MARIS, President. A. C. L. CRAWFORD, Secretary.

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Value of real estate owned	\$150,100 00
Loans on bond and mortgage.	405,739 50
Interest due and accrued thereon	7,046 88
Value of lands mortgaged.	\$284,975 00
Buildings (insured for \$345,300 00).	617,475 00
Total value of mortgaged premises	\$902,450 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
North Pennsylvania Railroad stock	\$5,000 00	\$5,300 00
Pennsylvania Railroad stock	5,000 00	5,250 00
Philadelphia and Lancaster Turnpike stock	900 00	36 00
Harrisburg, Portsmouth, Mt. Joy & Lancas. R. R. bonds	10,000 00	10,000 00
Delaware Railroad bonds	5,000 00	5,000 00
No. Pennsylvania Railroad 1st mortg. 6 per cent. bonds	14,000 00	14,840 00
No. Pennsylvania Railroad 2d mortg. 7 per cent. bonds	4,000 00	4,240 00
Pennsylvania R. R. general mortg. registered bonds	20,000 00	20,600 00
Pennsylvania Railroad consolidated registered bonds	20,000 00	18,800 00
Philadelphia, Wilmington & Baltimore Railroad bonds	10,000 00	10,000 00
Del. & Rar. Canal & Cam. & Am. R. R. & Tran. Co. bonds	24,000 00	25,200 00
Elmira & Williamsport Railroad bonds	1,000 00	550 00
Little Schuylkill Navigation R. R. and Coal Co. bonds	5,000 00	5,100 00
Schuylkill Navigation Company bonds	12,000 00	11,400 00
Chesapeake and Delaware Canal bonds	10,000 00	8,700 00
Lehigh Coal and Navigation Company bonds	20,000 00	20,400 00
Lehigh Coal and Navigation Co., 1897, registered loan	20,000 00	20,700 00
Susquehanna Canal bonds	7,000 00	5,425 00
Delaware Division Canal bonds	15,000 00	14,700 00
Schuylkill Navigation Company, 1882, loan	1,225 00	992 25
City and County of Erie, Pennsylvania, loan	1,600 00	1,280 00
City of Cincinnati, Ohio, municipal bonds	30,000 00	30,750 00
State of Tennessee 6 per cent. new loan	14,000 00	5,600 00
State of Tennessee 6 per cent. old loan	10,000 00	4,000 00
U. S. 5 per cent. registered bonds	20,000 00	23,350 00
American Steamship Company loan	15,000 00	11,400 00

Total par and market value	\$299,725 00	\$283,613 25
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\$283,613 25

Interest due and accrued thereon not included in market value

4,501 67

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
U. S. 5-20's	\$19,500 00	\$22,620 00	\$18,500 00
Pennsylvania R. R. stock	30,000 00	31,500 00	25,000 00
Pennsylvania R. R. stock	5,000 00	5,250 00	3,500 00
Cambria Iron Co. stock	25,000 00	32,000 00	20,000 00
Pennsylvania Salt M'fg Co. stock	10,000 00	15,200 00	26,000 00
Lehigh Valley R. R. stock	5,000 00	6,200 00	
Pennsylvania R. R. stock	5,000 00	5,250 00	20,000 00
Lehigh Valley R. R. stock	20,000 00	24,800 00	
Lehigh Valley R. R. stock	5,000 00	6,200 00	20,000 00
Pennsylvania Salt M'fg Co. stock	10,000 00	15,200 00	
Pennsylvania R. R. stock	5,000 00	5,250 00	4,000 00
Lehigh Valley R. R. bonds	3,000 00	3,339 00	
Nesquehoning Valley R. R. stock	1,250 00	1,375 00	2,000 00
Delaware Co. National Bank stock	2,000 00	2,500 00	
Delaware Co. National Bank stock	3,500 00	4,375 00	3,000 00
H. M. & F. Pass. R. W. stock	5,000 00	3,850 00	10,000 00
Huntingdon and B. Top Mountain bond	3,000 00	3,180 00	
Schuylkill Navigation Co. bond	3,165 04	3,006 79	10,000 00
Buck Mountain Coal Co. stock	11,000 00	6,600 00	
Lehigh Coal and Navigation Co. stock	10,000 00	10,000 00	10,000 00
Pennsylvania Salt M'fg Co. stock	2,500 00	3,800 00	
Susquehanna Canal Co. bonds	8,000 00	6,200 00	4,000 00
Andover Iron Co. stock	2,500 00	3,125 00	
Lehigh Coal and Nav. Co. gold bonds	2,000 00	2,070 00	2,700 00
Delaware County, Pa., bonds	1,000 00	1,000 00	
Philadelphia Warehouse Co. stock	5,000 00	5,400 00	20,000 00
Pittsburg, C. and St. Louis R. R. bonds	9,000 00	7,200 00	
Philadelphia and Erie R. R. bonds	13,000 00	11,830 00	10,000 00
Pennsylvania R. R. stock	10,000 00	10,500 00	
Pennsylvania Salt M'fg Co. stock	2,500 00	3,800 00	

Total amount	\$236,915 04	\$262,611 79	\$198,700 00
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198,700 00

Interest due and accrued thereon

1,050 46

Ground rents well secured

41,040 83

Cash in office of company

2,241 34

Cash in bank—Bank of North America

\$63,580 57

Fidelity Insurance, Trust and Safe Deposit Co.

39,431 43

94,012 00

Gross premiums in due course of collection

31,535 26

Rents due and accrued

963 38

Total admitted Assets

\$1,220,544 57

Items Unadmitted.

Centennial International Exhibition stock	\$2,500 00
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LIABILITIES.

Losses adjusted and unpaid	\$28,441 13
Losses in process of adjustment	20,378 50
Losses resisted	5,210 23

Amount of unpaid losses	\$54,029 86
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$210,386 73
Reinsurance <i>pro rata</i> on fire risks running more than one year	23,812 53

Amount required to safely reinsure all outstanding risks	234,199 26
Amount reclaimable on perpetual fire risks	273,230 89
Cash dividends unpaid	528 00
Brokerage and other charges due	8,820 81
Miscellaneous	406 58

Liabilities, except paid-up capital and net surplus	\$571,215 40
Paid-up capital	400,000 00
Net surplus	249,329 17

Total liabilities	\$1,220,544 57
Surplus as regards policy-holders	\$649,329 17

INCOME.

Gross cash received for premiums	\$490,713 62
Deduct reinsurance, rebate, and return premiums	46,646 19

Net cash received for premiums	\$444,067 43
Interest on bonds, including dividends on stocks	55,461 59
Received for rents	4,300 00
Policies, surveys, and transfers	400 50
Deposit premiums on perpetual fire risks received	\$9,711 52

Total cash Income	\$504,229 52
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EXPENDITURES.

Cash paid for losses	\$199,059 15
Cash dividends paid	32,484 00
Paid for commissions or brokerage	204 88
Paid for salaries, fees, and other charges of officers	117,877 04
Paid for taxes	13,019 43
Printing, advertising, and supplies	4,951 12
Deposit premiums on perpetual fire risks returned	\$3,701 89

Total cash Expenditures	\$367,595 62
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BALANCE SHEET.

Assets at beginning of year	\$1,086,848 96	Expenditures as above stated	\$367,595 62
Income as above stated	504,229 52	Balance as per schedule	2,938 29
Total	\$1,591,078 48	Assets at end of year	1,220,544 57
		Total	\$1,591,078 48

Schedule.

Decrease in value of securities		\$8,661 12
Decrease in accrued interest		2,515 44
Loss by sale and exchange of bonds owned		402 37
Deposit premiums returned		3,549 17
Gain by sale of gold	\$972 24	
Gain by perpetual policies canceled	152 72	
Increase in accrued rents	125 72	
Increase in uncollected premiums	1,227 61	
Deposit premiums received	9,711 52	
Balance	2,938 29	
Total	\$15,128 10	\$15,128 10

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$34,162,526 00	\$406,631 60
Risks written during the year	43,532,083 00	491,941 23
Total risks and premiums	\$77,694,609 00	\$898,572 83
Deduct those expired and marked off as terminated	40,220,389 00	434,448 09
Gross amount in force at the end of the year	\$37,474,220 00	\$464,124 74
Deduct amount reinsured	191,812 00	1,557 94
Net amount in force at the end of the year	\$37,282,408 00	\$462,566 80
Amount in force—		
Having not more than one year to run	\$34,871,714 00	\$420,773 47
Having more than one, and not more than three, years to run	2,460,506 00	39,214 42
Having more than three years to run	142,000 00	4,136 85
Perpetual risks and premiums	11,003,850 00	287,611 46

General Interrogatories.

Total premiums received from organization of the company to date	\$5,111,022 70
Total losses paid from organization to date	3,508,216 16
Total cash dividends declared since the company commenced business	1,892,975 50
Total losses incurred during the year	236,887 53
Total amount of company's stock owned by the directors at par value	18,600 00
Total amount loaned to stockholders not officers	2,400 00
Amount deposited in Virginia for the benefit of policy-holders of that State	20,000 00

Business in Kentucky during the year.

Fire risks taken	\$483,567 00
Premiums received	6,158 18
Losses incurred	570 32
Losses paid	618 92
Paid for taxes	238 23

AMERICAN CENTRAL INSURANCE COMPANY.

(Located in St. Louis, Missouri. Incorporated February, 1853; commenced business February, 1853.)

GEO. T. CRAM, *President*.JAMES NEWMAN, *Secretary*.

CAPITAL.

Paid up in cash	\$300,000 00
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ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. currency registered bonds	\$200,000 00	\$246,000 00	
U. S. registered new bonds.	50,000 00	58,500 00	
Missouri 6 per cent. bonds	350,000 00	360,500 00	
Total par and market value	\$600,000 00	\$665,000 00	\$665,000 00
Cash in office of company			909 37
Cash in bank—Bank of Commerce			8,580 55
Gross premiums in due course of collection.			40,849 06
Total admitted Assets.			\$715,338 98

LIABILITIES.

Losses adjusted and unpaid.	\$29,804 60	
Losses in process of adjustment.	8,465 00	
Losses resisted	4,600 00	
Amount of unpaid losses		\$42,869 60
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$181,595 50	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	66,588 56	
Amount required to safely reinsure all outstanding risks		\$248,184 06
Brokerage and other charges due		5,493 69
Liabilities, except paid-up capital and net surplus		\$296,547 35
Paid-up capital		300,000 00
Net surplus		118,791 63
Total Liabilities		\$715,338 98
Surplus as regards policy-holders	\$418,791 63	

INCOME.

Gross cash received for premiums.	\$557,778 71
Deduct reinsurance, rebate, and return premiums	69,207 47
Net cash received for premiums	\$488,571 24
Interest on bonds	32,074 23
Total cash Income	\$520,645 47

EXPENDITURES.

Gross cash paid for losses	\$265,691 31	
Deduct salvage and reinsurance	12,683 49	
Net cash paid for losses		\$253,007 82
Cash dividends paid		35,000 00
Paid for commissions or brokerage		83,864 97
Paid for salaries, fees, and other charges of officers		38,619 83
Paid for taxes		14,666 93
Printing, advertising, and supplies		53,809 00
Total cash Expenditures		\$478,968 55

BALANCE SHEET.

Assets at beginning of year	\$677,589 21	Expenditures as above stated	\$478,968 55
Income as above stated	520,645 47	Balance as per schedule	3,927 15
		Assets at end of year	715,338 98
Total	\$1,198,234 68	Total	\$1,198,234 68

Schedule.

Decrease in uncollected premiums		\$23,009 58
Charged to profit and loss account		7,456 32
Appreciation of securities	\$26,538 75	
Balance	3,927 15	
Total	\$30,465 90	\$30,465 90

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$32,170,666 00	\$534,814 13
Risks written during the year	35,579,671 00	534,769 13
Total risks and premiums	\$67,750,337 00	\$1,069,583 26
Deduct those expired and marked off as terminated	36,727,432 00	557,018 73
Gross amount in force at the end of the year	\$31,022,905 00	\$512,564 53
Deduct amount reinsured	1,085,433 00	19,355 77
Net amount in force at the end of the year	\$29,937,472 00	\$493,208 76
Amount in force—		
Having not more than one year to run	\$22,529,740 00	\$363,191 00
Having more than one, and not more than three, years to run,	3,578,374 00	57,034 60
Having more than three years to run	3,829,358 00	72,983 16

General Interrogatories.

Total premiums received from organization of the company to date	\$3,777,633 92
Total losses paid from organization to date	2,200,833 82
Total cash dividends declared since the company commenced business	99,037 70
Total losses incurred during the year	255,491 74
Total amount of company's stock owned by the directors, at par value	26,400 00
Total dividends declared, payable in stock	81,250 00

Business in Kentucky During the Year.

Fire risks taken	\$647,130 00
Premiums received	10,521 72
Losses incurred	3,136 48
Losses paid	3,642 98
Paid for taxes	287 55

ARMENIA INSURANCE COMPANY.

*(Located in Pittsburgh, Pennsylvania. Incorporated March, 1872; commenced business June, 1872)*S. S. D THOMPSON, *President.*E. A. CURTISS, *Secretary.*

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Loans on bond and mortgage	\$248,161 18
Interest due and accrued thereon	7,664 19
Value of lands mortgaged	\$714,400 00
Buildings (insured for \$123,000 00)	299,000 00

Total value of mortgaged premises \$1,013,400 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Mt. Washington, Pittsburgh, bonds	\$4,375 00	\$4,375 00	
Allegheny City School, 9th ward, bonds	5,000 00	5,000 00	
Allegheny City School, 5th ward, bonds	10,000 00	10,000 00	
Allegheny City School, 8th ward, bonds	6,000 00	6,000 00	
North End School bonds	3,000 00	3,000 00	
Total par and market value	\$28,375 00	\$28,375 00	28,375 00

Interest due and accrued thereon not included in market value 891 11

Cash in office of company 784 86

Cash in bank—First National Bank	\$34,203 39	
Third National Bank	138 41	
Penn Bank	24 72	

Gross premiums in due course of collection 34,366 52
6,902 06

Total admitted Assets \$327,144 92

LIABILITIES.

Losses adjusted and unpaid	\$918 34
Losses resisted	400 00

Amount of unpaid losses \$1,318 34

Reinsurance at 50 per cent. of premiums on fire risks under one year \$31,610 12

Reinsurance *pro rata* on fire risks running more than one year 8,280 26

Amount required to safely reinsure all outstanding risks 39,890 38

Cash dividends unpaid	\$234 00
Brokerage and other charges due	652 27
Liabilities, except paid-up capital and net surplus	\$42,094 99
Paid-up capital	250,000 00
Net surplus	35,049 93
Total Liabilities	\$327,144 92
Surplus as regards policy-holders	\$285,049 93

INCOME.

Gross cash received for premiums	\$88,770 74
Deduct reinsurance, rebate, and return premiums	18,386 63
Net cash received for premiums	\$70,384 11
Interest on bonds	29,681 79
Total cash Income	\$100,065 90

EXPENDITURES.

Gross cash paid for losses	\$46,489 42
Deduct salvage and reinsurance	177 00
Net cash paid for losses	\$46,312 42
Cash dividends paid	30,000 00
Paid for commissions or brokerage	9,879 12
Paid for salaries, fees, and other charges of officers	8,570 01
Paid for taxes	4,755 92
Printing, advertising, and supplies	7,407 27
Total cash Expenditures	\$106,924 74

BALANCE SHEET.

Assets at beginning of year	\$333,964 44	Expenditures as above stated	\$106,924 74
Income as above stated	100,065 90	Assets at end of year	327,144 92
Balance as per schedule	39 32	Total	\$434,069 66
Total	\$434,069 66		

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$6,061,174 00	\$93,537 08
Risks written during the year	6,975,272 00	88,230 57
Total risks and premiums	\$13,036,446 00	\$181,767 65
Deduct those expired and marked off as terminated	7,767,271 00	106,398 55
Gross amount in force at the end of the year	\$5,269,175 00	\$75,369 10
Deduct amount reinsured	59,448 00	1,028 62
Net amount in force at the end of the year	\$5,209,727 00	\$74,340 48

Amount in force—

Having not more than one year to run	\$4,407,059 00	\$63,220 23
Having more than one, and not more than three, years to run,	814,772 00	11,004 17
Having more than three years to run	47,344 00	1,144 70

General Interrogatories.

Total premiums received from organization of the company to date	\$339,261 53
Total losses paid from organization to date	128,879 69
Total cash dividends declared since the company commenced business.	57,500 00
Total losses incurred during the year	44,388 54
Total amount of company's stock owned by the directors, at par value.	82,500 00
Total amount loaned to stockholders	47,377 07

Business in Kentucky During the Year.

Fire risks taken	\$166,225 00
Premiums received	2,396 32
Paid for taxes.	134 29

ATLANTIC INSURANCE COMPANY.

(Located in Brooklyn, New York. Incorporated December, 1871; commenced business January, 1872.)

JOHN D. COCKS, *President.*WILLIAM D. CORNELL, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$108,000 00
Interest due and accrued thereon	624 16
Value of lands mortgaged	\$114,500 00
Buildings (insured for \$115,500).	180,500 00
Total value of mortgaged premises	\$295,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. registered bonds	\$100,000 00	\$118,375 00
U. S. coupon bonds	125,000 00	146,562 50
South Carolina 6 per cent. bonds	20,000 00	2,400 00
Richmond, Virginia, 8 per cent. bonds	10,000 00	10,000 00
Total par and market value	\$255,000 00	\$277,337 50

277,337 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Home Life Insurance Co. stock	\$1,000 00	\$1,500 00 }	\$2,250 00	
Elizabeth City 7 per cent. bonds	1,000 00	1,000 00 }		
Atlantic Dock Company stock	15,000 00	16,500 00	10,000 00	
Elizabeth City bonds	3,000 00	3,000 00	2,000 00	
Elizabeth City bonds	4,000 00	4,000 00	2,500 00	
1st National Bank, Brooklyn, stock	5,000 00	10,000 00 }	10,000 00	
Laclede Gas Co., St. Louis, bonds	5,000 00	5,350 00 }		
Bank of the Republic, N. Y., stock	5,000 00	5,000 00	4,000 00	
Continental Ins. Co., N. Y., stock	1,000 00	1,200 00 }		
Central Trust Co., N. Y., stock	1,000 00	1,200 00 }	1,500 00	
1st Nat. Bank, Brooklyn, N. Y., stock	1,000 00	2,000 00	1,200 00	
Tradesmen's Ins. Co., N. Y., stock	1,350 00	2,700 00	1,450 00	
Total amount	<u>\$43,350 00</u>	<u>\$53,450 00</u>	<u>\$34,900 00</u>	\$34,900 00
Interest due and accrued thereon				600 07
Cash in office of company				22,609 54
Cash in bank—Nassau National, of Brooklyn				42,886 95
Gross premiums in due course of collection				16,063 15
Total admitted Assets				<u>\$503,021 37</u>

LIABILITIES.

Losses adjusted and unpaid	\$23,179 94	
Losses in process of adjustment	10,117 69	
Losses resisted	9,336 77	
Amount of unpaid losses		\$42,634 40
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$121,779 56	
Reinsurance <i>pro rata</i> on fire risks running more than one year	3,148 18	
Amount required to safely reinsure all outstanding risks		124,927 74
Brokerage and other charges due		2,409 46
Liabilities, except paid-up capital and net surplus		\$169,971 60
Paid-up capital		200,000 00
Net surplus		133,049 77
Total Liabilities		<u>\$503,021 37</u>
Surplus as regards policy-holders	\$333,049 77	

INCOME.

Gross cash received for premiums	\$381,000 08	
Deduct reinsurance, rebate, and return premiums	43,998 76	
Net cash received for premiums		\$337,001 32
Interest on bonds		25,352 15
Total cash Income		<u>\$362,353 47</u>

EXPENDITURES.

Gross cash paid for losses	\$205,694 50	
Deduct salvage and reinsurance	301 60	
Net cash paid for losses		\$205,392 90
Cash dividends paid		20,000 00
Paid for commissions or brokerage		41,474 56
Paid for salaries, fees, and other charges of officers		24,400 04
Paid for taxes		8,652 21
Printing, advertising, supplies, and other expenses		21,447 35
Total cash Expenditures		<u>\$321,367 06</u>

BALANCE SHEET.

Assets at beginning of year	\$463,962 45	Expenditures as above stated	\$421,367 06
Income as above stated	362,353 47	Balance as per schedule	1,927 49
		Assets at end of year	503,021 37
Total	\$826,315 92	Total	\$826,315 92

Schedule.

	1874.	1875.
Interest due and accrued	\$1,211 60	\$1,224 23
Premiums uncollected	18,237 65	16,063 15
Appreciation of bonds		234 38
Balance		1,927 49
Total	\$19,449 25	\$19,449 25

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$23,453,682 00	\$235,605 43
Risks written during the year	33,296,974 00	397,063 23
Total risks and premiums	\$56,750,656 00	\$632,668 66
Deduct those expired and marked off as terminated	31,515,038 00	383,347 34
Gross amount in force at the end of the year	\$25,235,618 00	\$249,321 32
Deduct amount reinsured	48,112 00	734 67
Net amount in force at the end of the year	\$25,187,506 00	\$248,586 65
Amount in force—		
Having not more than one year to run	\$24,746,169 00	\$243,559 13
Having more than one, and not more than three, years to run,	362,337 00	3,956 42
Having more than three years to run.	79,000 00	1,071 10

General Interrogatories.

Total premiums received from organization of the company to date	\$1,270,988 77
Total losses paid from organization to date	570,075 57
Total cash dividends declared since the company commenced business.	60,000 00
Total losses incurred during the year	213,561 72
Total amount of company's stock owned by the directors, at par value	65,500 00
Total amount loaned to officers and directors	22,500 00
Total amount loaned to stockholders not officers.	1,200 00
Amount deposited in various States for the benefit of policy-holders of those States	30,000 00
In the State of Virginia	\$10,000 00
In the State of South Carolina	20,000 00

Business in Kentucky During the Year.

Fire risks taken	\$149,800 00
Premiums received	2,425 68
Losses incurred.	3,430 58
Losses paid	6 55
Paid for taxes.	44 02

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

*(Located in Providence, Rhode Island. Incorporated May, 1852; commenced business June, 1852.)*J. S. PARRISH, *President.*T. W. HAYWARD, JR., *Secretary.*

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Value of real estate owned \$145,780 26

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Nat. Bank of Commerce, Providence, stock	\$10,000 00	\$10,500 00	
Northern Bank, Providence, stock	12,000 00	12,000 00	
Wey Bosset National Bank, Providence, stock	1,850 00	2,257 00	
Merchants' National Bank, Providence, stock	10,000 00	12,000 00	
Fourth National Bank, Providence, stock	5,000 00	6,500 00	
Rhode Island Safe Deposit Company stock	1,000 00	1,000 00	
American Exchange National Bank, New York, stock	5,000 00	5,800 00	
Fourth National Bank, New York, stock	10,000 00	9,600 00	
Delaware and Hudson Canal Company stock	8,300 00	10,292 00	
Michigan Central Railroad stock	10,400 00	6,240 00	
Elizabeth City, New Jersey, bonds	10,000 00	10,000 00	
Total par and market value	\$83,550 00	\$86,189 00	86,189 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Nat. Exchange Bank, Providence, st'k,	\$800 00	\$950 00	\$779 22	
Providence Gas Company stock	2,200 00	3,960 00	1,162 50	
Nicholson File Company stock	9,250 00	7,400 00	5,000 00	
Lexington Copper Mining Co. stock	1,950 00	390 00	137 50	
Total amount	\$14,200 00	\$12,710 00	\$7,079 22	7,079 22
Interest due and accrued thereon				254 91
Cash in office of company				696 23
Cash in bank—Fourth National Bank				5,655 24
Gross premiums in due course of collection				12,877 36
Rents due and accrued				3,077 83

Total admitted Assets \$261,610 05

Items Unadmitted.

Deposited with Greene & Cranston (suspended) \$7,801 55

LIABILITIES.

Losses adjusted and unpaid \$9,539 54
 Losses in process of adjustment 2,625 00

Amount of unpaid losses \$12,164 54

Reinsurance at 50 per cent. of premiums on fire risks under one year \$34,230 64
 Reinsurance *pro rata* on fire risks running more than one year 5,668 67
 Reinsurance at 100 per cent. on marine risks 654 50

Amount required to safely reinsure all outstanding risks 40,553 81

Cash dividends unpaid	\$12 00
Due and accrued for salaries, rents, advertising, &c.	543 43
Brokerage and other charges due	2,365 18
Liabilities, except paid-up capital and net surplus	\$55,638 96
Paid-up capital	200,000 00
Net surplus	5,971 09
Total Liabilities	\$261,610 05
Surplus as regards policy-holders	\$205,971 09

INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums	\$83,875 43	\$17,601 65
Deduct reinsurance, rebate, and return premiums	9,033 64	6,652 79
Net cash received for premiums	\$74,841 79	\$10,948 86
Interest on bonds, including dividends on stocks		6,912 52
Received for rents		7,084 99
Total cash Income		\$99,788 16

EXPENDITURES.

	FIRE.	MARINE & INLAND.
Gross cash paid for losses	\$29,795 63	\$3,004 92
Deduct salvage and reinsurance	49 82	933 29
Net cash paid for losses	\$29,745 81	\$2,071 63
Cash dividends paid		24,150 00
Paid for commissions or brokerage		12,478 90
Paid for salaries, fees, and other charges of officers		8,159 37
Paid for taxes		2,845 88
Printing, advertising, and supplies		9,658 64
Total cash Expenditures		\$89,110 23

BALANCE SHEET.

Assets at beginning of year	\$256,619 62	Expenditures as above stated	\$89,110 23
Income as above stated	99,788 16	Balance as per schedule	5,687 50
Total	\$356,407 78	Assets at end of year	261,610 05
		Total	\$356,407 78

Schedule.

Decrease in accrued interest	\$81 87
Depreciation of securities	766 50
Items unadmitted	7,801 55
Charged to profit and loss account	127 20
Increase in uncollected premiums	\$1,397 72
Increase in accrued rents	1,691 90
Balance	5,687 50
Total	\$8,777 12

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$4,633,922 00	\$67,967 37
Risks written during the year	6,428,994 00	85,530 75
Total risks and premiums	\$11,062,916 00	\$153,498 12
Deduct those expired and marked off as terminated	5,714,796 00	73,989 10
Gross amount in force at the end of the year	\$5,348,120 00	\$79,509 02
Deduct amount reinsured.	97,597 00	1,251 28
Net amount in force at the end of the year	\$5,250,523 00	\$78,257 74
Amount in force—		
Having not more than one year to run	\$4,681,069 00	\$70,052 54
Having more than one, and not more than three, years to run,	416,649 00	5,876 03
Having more than three years to run.	152,805 00	2,329 17

	MARINE & INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$64,143 00	\$1,024 12
Risks written during the year	2,040,000 00	17,601 65
Total risks and premiums	\$2,104,143 00	\$18,625 77
Deduct those expired and marked off as terminated	2,037,438 00	17,821 27
Gross amount in force at the end of the year.	\$66,710 00	\$804 50
Deduct amount reinsured.	15,000 00	150 00
Net amount in force at the end of the year	\$51,710 00	\$654 50

General Interrogatories.

Total premiums received from organization of the company to date	\$2,722,406 57
Total losses paid from organization to date	2,148,174 99
Total cash dividends declared since the company commenced business	296,000 00
Total losses incurred during the year	39,616 21
Total amount of company's stock owned by the directors, at par value	59,166 66
Total dividends declared, payable in stock	50,000 00
Total amount loaned to officers and directors	5,000 00
Total amount loaned to stockholders not officers	2,079 22

Business in Kentucky During the Year.

Fire risks taken	\$104,908 00
Premiums received	1,259 88
Paid for taxes	32 74

ATLAS INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1872; commenced business July, 1873.)

J. H. SPRAGUE, President.

E. B. HUNTINGTON, Secretary.

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Loans on bond and mortgage \$193,870 00

Interest accrued thereon 8,108 00

Value of mortgaged premises (insured for \$79,800 00) \$561,888 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$10,000 00	\$11,950 00
City of Terre Haute bonds	25,000 00	25,000 00
City of Evansville bonds	20,000 00	17,000 00
National Exchange Bank stock	30,000 00	39,000 00
Charter Oak National Bank stock	12,400 00	16,740 00
Mercantile National Bank stock	10,000 00	13,200 00
American National Bank stock	7,000 00	10,500 00
Farmers and Mechanics' National Bank stock	7,500 00	9,975 00
First National Bank stock	5,000 00	7,075 00
Ætna National Bank stock	4,800 00	6,336 00
U. S. Trust Co. stock	4,000 00	4,000 00
Connecticut Co. stock	2,000 00	2,000 00
Security Co. stock	2,500 00	2,500 00

Total par and market value \$140,200 00 \$165,276 00

165,276 00

Interest due and accrued on bonds and bank deposits 632 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
N. Y., N. H. & H. R. R. stock	\$10,000 00	\$13,500 00	\$10,000 00
Mercantile National Bank stock	1,000 00	1,250 00	1,000 00
Delaware and Hudson Canal stock	1,400 00	1,610 00	1,500 00
Ætna Life Insurance Co. stock	900 00	2,700 00 }	2,500 00
U. S. Trust Company stock	1,200 00	1,200 00 }	
Willimantic Linen Company stock	1,000 00	2,500 00 }	1,250 00
Hartford City Gas Company stock	150 00	270 00 }	
U. S. bond	100 00	120 00 }	500 00
City Bank stock	200 00	220 00 }	
1st National Bank stock	1,000 00	1,400 00	1,250 00
Ætna Life Insurance Co. stock	700 00	2,100 00	1,250 00
Hartford Bridge Company stock	1,600 00	1,600 00	750 00
Connecticut State bonds	1,000 00	1,100 00 }	7,500 00
U. S. bonds	2,000 00	2,400 00 }	
American National Bank stock	1,000 00	1,500 00 }	300 00
Delaware and Hudson Canal stock	2,200 00	2,530 00 }	
Union Manufacturing Co. stock	500 00	500 00 }	2,500 00
Hart. S. Boiler Insp. & Ins. Co. stock	600 00	1,200 00 }	
Merchants' Loan and Trust Co. stock	4,000 00	4,000 00	500 00
City of Beardstown, Ill., bond	500 00	500 00 }	2,500 00
Town of Haddam bond	500 00	500 00 }	
Town of Essex bonds	2,000 00	2,000 00 }	

Total amount \$33,550 00 \$44,700 00 \$33,300 00

33,300 00

Interest due and accrued thereon 150 85

Cash in office of company 8,698 31

Cash in bank—U. S. Trust Company \$34,605 42

National Exchange Bank 4,663 15

39,268 57

Premiums in due course of collection 62,728 58

Non-resident tax 635 00

Total admitted Assets \$512,667 31

Items Unadmitted.

Bills receivable.	\$3,791 25
Office furniture.	6,670 91
Total.	<u>\$10,462 16</u>

LIABILITIES.

Amount of unpaid losses	\$66,160 91
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$207,201 39
Reinsurance <i>pro rata</i> on fire risks running more than one year.	30,915 66
Amount required to safely reinsure all outstanding risks	<u>238,117 05</u>
Liabilities, except paid-up capital and net surplus.	\$304,277 96
Paid-up capital	200,000 00
Net surplus.	<u>8,389 35</u>
Total Liabilities	\$512,667 31
Surplus as regards policy-holders.	<u>\$208,389 35</u>

INCOME.

Gross cash received for premiums	\$557,473 96
Deduct reinsurance, rebate, and return premiums	40,366 33
Net cash received for premiums	<u>\$517,107 63</u>
Interest on bonds, including dividends on stocks.	29,996 47
Received for salvage.	<u>1,983 31</u>
Total cash Income	<u>\$549,087 41</u>

EXPENDITURES.

Cash paid for losses.	\$334,910 66
Cash dividends paid	24,000 00
Paid for commissions or brokerage.	77,777 98
Paid for salaries, fees, and other charges of officers.	81,921 52
Paid for taxes.	<u>10,179 43</u>
Total cash Expenditures.	<u>\$528,789 59</u>

BALANCE SHEET.

Assets at beginning of year	\$506,642 19	Expenditures as above stated.	\$528,789 59
Income as above stated	549,087 41	Balance as per schedule	14,272 70
Total.	<u>\$1,055,729 60</u>	Assets at end of year.	<u>512,667 31</u>
		Total.	<u>\$1,055,729 60</u>

Schedule.

Decrease in uncollected premiums	\$15,600 00
Increase in items unadmitted	5,462 00
Increase in accrued interest.	\$2,037 85
Premium on gold	895 81
Increase in value of securities.	3,855 64
Balance	<u>14,272 70</u>
Total.	<u>\$21,062 00</u>
	<u>\$21,062 00</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$21,222,876 00	\$388,958 52
Risks written during the year	35,091,887 00	557,473 96
Total risks and premiums	\$56,314,763 00	\$946,432 48
Deduct those expired and marked off as terminated	30,418,294 00	488,121 20
Gross amount in force at the end of the year	\$25,896,469 00	\$458,311 28
Deduct amount reinsured	72,607 00	1,269 39
Net amount in force at the end of the year	\$25,823,862 00	\$457,041 89
Amount in force—		
Having not more than one year to run,	\$23,897,657 00	\$414,402 78
Having more than one, and not more than three, years to run,	1,233,545 00	27,654 21
Having more than three years to run	692,660 00	14,984 90

General Interrogatories.

Total premiums received from organization of the company to date	\$1,168,294 14
Total losses paid from organization to date	500,209 75
Total cash dividends declared since the company commenced business. . . .	36,000 00
Total losses incurred during the year.	360,431 85
Total amount of company's stock owned by the directors, at par value . . .	92,000 00
Total amount loaned to officers and directors	12,500 00
Total amount loaned to stockholders not officers.	10,300 00

Business in Kentucky During the Year.

Fire risks taken.	\$347,940 00
Premiums received.	5,052 72
Losses incurred	1,379 22
Losses paid	1,379 22

BUFFALO GERMAN INSURANCE COMPANY.

(Located in Buffalo, New York. Incorporated February, 1867; commenced business February, 1867.)

PHILIP BECKER, *President.*

O. J. EGGERT, *Secretary.*

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Value of real estate owned	\$164,114 55
Loans on bond and mortgage.	46,450 00
Interest due thereon.	441 00
Value of lands mortgaged	\$78,295 00
Buildings (insured for \$28,650)	85,025 00

Total value of mortgaged premises \$163,320 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds	\$109,500 00	\$127,020 00	
U. S. 10-40 bonds	70,000 00	79,100 00	
Buffalo City bonds	25,000 00	25,000 00	
Toledo City bonds	3,000 00	3,000 00	
Buffalo, N. Y., and Philadelphia Railroad bonds	25,000 00	21,250 00	
Lake Shore and Michigan Southern Railroad bonds	25,000 00	23,500 00	
Ætna Insurance Company, New York, stock	10,000 00	10,000 00	
Rochester German Insurance Company stock	2,000 00	2,000 00	
Citizens' Gas Company bonds	10,000 00	10,000 00	
Total par and market value	<u>\$279,500 00</u>	<u>\$300,870 00</u>	300,870 00
Interest due and accrued thereon not included in market value.			603 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
German Bank stock, Buffalo.	\$1,000 00	\$1,000 00	\$900 00	
Third National Bank stock, Buffalo	5,000 00	5,000 00	5,000 00	
German Bank stock, Buffalo.	6,000 00	6,000 00	10,000 00	
Manuf. and Traders' Bank stock, Buffalo.	10,000 00	10,000 00	8,000 00	
Buffalo, N. Y., and Phila. R. R. stock.	2,300 00	1,840 00	2,550 00	
Buffalo, N. Y., and Phila. R. R. bonds	3,000 00	2,550 00	3,150 00	
Ætna Ins. Co., N. Y., stock	2,000 00	2,000 00		
Total amount	<u>\$29,300 00</u>	<u>\$28,390 00</u>	<u>\$22,050 00</u>	22,050 00
Cash in office of company				1,686 12
Cash in bank—Western Savings Bank.			\$21,630 00	
Erie Company Savings Bank.			11,667 97	
National Savings Bank			4,140 00	
German Bank.			57,304 48	
Premiums in due course of collection				94,742 45
Bills receivable taken for premiums				13,005 38
				1,997 33
Total admitted Assets				<u>\$645,960 33</u>

Items Unadmitted.

Office furniture and fixtures. \$1,500 00

LIABILITIES.

Losses in process of adjustment	\$7,054 35	
Losses resisted.	1,805 00	
		<hr/>
Amount of unpaid losses		\$8,859 35
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$107,592 24	
Reinsurance <i>pro rata</i> on fire risks running more than one year	9,230 13	
		<hr/>
Amount required to safely reinsure all outstanding risks		116,822 37
Brokerage and other charges due		522 14
		<hr/>
Liabilities, except paid-up capital and net surplus.	\$126,203 86	
Paid-up capital	200,000 00	
Net surplus	319,756 47	
		<hr/>
Total Liabilities	\$645,960 33	
Surplus as regards policy-holders	\$519,756 47	
		<hr/> <hr/>

INCOME.

Gross cash received for premiums	\$227,310 26	
Deduct reinsurance, rebate, and return premiums	19,478 85	
		<hr/>
Net cash received for premiums	\$207,831 41	
Interest on bonds, including dividends on stocks	28,783 94	
Received for rents.	2,400 00	
Commissions	3,839 65	
		<hr/>
Total cash Income	\$242,855 00	
		<hr/> <hr/>

EXPENDITURES.

Gross cash paid for losses.	\$75,933 97	
Deduct salvage and reinsurance.	971 90	
		<hr/>
Net cash paid for losses	\$74,962 07	
Cash dividends paid	30,000 00	
Paid for commissions or brokerage.	33,607 84	
Paid for salaries, fees, and other charges of officers.	11,170 37	
Paid for taxes	6,027 34	
Printing, advertising, and supplies	6,446 86	
Tax on real estate.	1,543 95	
		<hr/>
Total cash Expenditures.	\$163,758 43	
		<hr/> <hr/>

BALANCE SHEET.

Assets at beginning of year	\$552,601 96	Expenditures as above stated	\$163,758 43
Income as above stated	242,855 00	Assets at end of year	645,960 33
Balance as per schedule	14,261 80		
		<hr/>	
Total	\$809,718 76	Total	\$809,718 76
		<hr/>	

Schedule.

Increase in accrued interest	\$287 33	
Premiums uncollected	13,005 38	
Bills receivable	1,997 33	
Decrease in accrued rent		\$800 00
Profit and loss account		228 24
Balance		14,261 80
Total	<u>\$15,290 04</u>	<u>\$15,290 04</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS
Risks in force at the beginning of the year	\$19,406,569 00	\$217,837 94
Risks written during the year	24,320,286 00	246,772 22
Total risks and premiums	\$43,726,855 00	\$464,610 16
Deduct those expired and marked off as terminated	22,049,793 00	235,580 48
Gross amount in force at the end of the year	\$21,677,062 00	\$229,029 68
Deduct amount reinsured	474,550 00	4,970 27
Net amount in force at the end of the year	<u>\$21,202,512 00</u>	<u>\$224,059 41</u>
Amount in force—		
Having not more than one year to run	\$20,282,719 00	\$215,184 49
Having more than one, and not more than three, years to run,	1,360,643 00	13,400 19
Having more than three years to run	33,700 00	445 00

General Interrogatories.

Total premiums received from organization of the company to date	\$1,117,002 88
Total losses paid from organization to date	385,604 21
Total cash dividends declared since the company commenced business	139,925 00
Total losses incurred during the year	76,766 95
Total amount of company's stock owned by the directors, at par value	62,000 00
Total dividends declared, payable in stock	26,000 00
Total amount loaned to officers and directors	21,000 00
Total amount loaned to stockholders not officers	<u>5,550 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$380,491 00
Premiums received	5,218 25
Losses incurred	1,287 84
Losses paid	1,287 84
Paid for taxes	<u>421 71</u>

CITIZENS' INSURANCE COMPANY.

*(Located in New York City. Incorporated April, 1836; commenced business April, 1837.)*JAMES M. McLEAN, *President.*EDWARD A. WALTON, *Secretary.*

CAPITAL.

Paid up in cash \$300,000 00

ASSETS.

Value of real estate owned \$61,000 00

Loans on bond and mortgage 165,950 00

Interest due and accrued thereon 3,680 54

Value of lands mortgaged \$258,500 00

Buildings (insured for \$103,150). 163,500 00

Total value of mortgaged premises \$422,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. registered bonds	\$250,000 00	\$298,687 50
U. S. currency bonds	50,000 00	61,312 50
Virginia 6 per cent. bonds	30,000 00	15,800 00
South Carolina 6 per cent. bonds	11,200 00	3,864 00
L. Shore and Michigan Southern R. R. bonds.	50,000 00	50,250 00
National Citizens' Bank stock	22,500 00	28,125 00
Union Trust Co. stock	7,800 00	10,920 00

Total par and market value \$421,500 00 \$468,959 00

Interest due and accrued thereon, not included in market value 900 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Manhattan Life Ins. Co. stock.	\$1,800 00	\$9,000 00	\$3,500 00
National Citizens' Bank stock	2,250 00	2,812 50 }	14,200 00
Manhattan Life Ins. Co. stock	5,100 00	25,500 00 }	1,600 00
Nat. Butchers & Drovers' Bank stock	1,550 00	2,015 00 }	750 00
N. Y. Balance Dock Company stock.	1,500 00	900 00 }	
Empire Laundry Company stock.	1,000 00	250 00 }	
Real Estate Trust Company stock.	4,000 00	4,000 00 }	5,000 00
Bank of the Metropolis stock	2,500 00	2,500 00 }	5,500 00
Union Trust Company stock.	5,000 00	7,000 00 }	21,000 00
Union Trust Company stock.	15,000 00	21,000 00 }	15,000 00
Metropolitan Gas-light Co. stock.	10,000 00	10,500 00 }	5,312 50
N. Y. Central & Hud. R. R. stock	10,000 00	10,500 00 }	2,500 00
National Citizens' Bank stock	4,250 00	5,312 50 }	2,000 00
Harlem Bank stock	2,500 00	2,500 00 }	3,250 00
Central Trust Company stock.	2,000 00	2,000 00 }	2,400 00
Long Island Bank stock	2,500 00	3,250 00 }	60,000 00
L. Shore & M. Southern R. R. stock	4,000 00	2,400 00 }	12,000 00
L. Shore & M. Southern R. R. bonds	60,000 00	60,000 00 }	2,000 00
Westchester County Town bonds.	12,000 00	12,000 00 }	
U. S. 5-20 bonds	2,000 00	2,310 00 }	

Total amount \$148,950 00 \$190,250 00 \$121,550 00

Interest due and accrued thereon 621 85

Cash in bank—National Citizens' Bank and Union Trust Company. 60,485 22

Gross premiums in due course of collection 19,876 35

Rents due and accrued. 791 67

Total admitted Assets \$903,814 63

LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$122,993 50
Reinsurance <i>pro rata</i> on fire risks running more than one year	20,756 53
Amount required to safely reinsure all outstanding risks	\$143,750 03
Cash dividends unpaid	153 80
Due and accrued for salaries, rents, advertising, &c.	1,466 66
Brokerage and other charges due	2,064 47
Liabilities, except paid-up capital and net surplus	\$147,434 96
Paid-up capital	300,000 00
Net surplus	456,379 67
Total Liabilities	\$903,814 63
Surplus as regards policy-holders	\$756,379 67

INCOME.

Gross cash received for premiums	\$291,918 17
Deduct reinsurance, rebate, and return premiums	29,107 75
Net cash received for premiums	\$262,810 42
Interest on bonds, including dividends on stocks	45,150 66
Received for rents	4,332 50
Total cash Income	\$312,293 58

EXPENDITURES.

Gross cash paid for losses	\$83,743 13
Deduct salvage and reinsurance	237 46
Net cash paid for losses	\$83,505 67
Cash dividends paid	70,346 20
Paid for commissions or brokerage	25,165 52
Paid for salaries, fees, and other charges of officers	57,364 94
Paid for taxes	3,298 91
Printing, advertising, supplies, &c.	23,237 21
Total cash Expenditures	\$262,918 45

BALANCE SHEET.

Assets at beginning of year	\$843,801 79	Expenditures as above stated	\$262,918 45
Income as above stated	312,293 58	Assets at end of year	903,814 63
Balance as per schedule	10,637 71		
Total	\$1,166,733 08	Total	\$1,166,733 08

Schedule.

Appreciation of securities	\$7,314 00		
Increase in interest accrued	1,428 11		
Increase in uncollected premiums	3,328 93		
Increase in rents accrued	66 67		
Depreciation of real estate			\$1,500 00
Balance			10,637 71
Total	\$12,137 71		\$12,137 71

MISCELLANEOUS.

Risks and Premiums

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$47,709,517 00	\$347,016 12
Risks written during the year.	49,646,059 00	301,787 65
Total risks and premiums.	\$97,355,576 00	\$648,803 77
Deduct those expired and marked off as terminated	51,684,475 00	345,459 79
Gross amount in force at the end of the year.	\$45,671,101 00	\$303,343 98
Deduct amount reinsured	1,175,716 00	8,126 40
Net amount in force at the end of the year	\$44,495,385 00	\$295,217 58
Amount in force—		
Having not more than one year to run.	\$42,476,899 00	\$265,992 59
Having more than one, and not more than three, years to run,	2,351,207 00	25,781 22
Having more than three years to run	842,995 00	11,570 17

General Interrogatories.

Total premiums received from organization of the company to date	\$4,862,006 79
Total losses paid from organization to date	2,206,447 88
Total cash dividends declared since the company commenced business . . .	1,156,050 00
Total losses incurred during the year.	71,869 79
Total amount of company's stock owned by the directors, at par value . .	68,880 00
Total amount loaned to directors	72,950 00
Total amount loaned to stockholders not officers	31,100 00

Business in Kentucky During the Year.

Fire risks taken.	\$367,070 00
Premiums received	5,069 10
Paid for taxes.	231 90

CITIZENS' INSURANCE COMPANY.

(Located in St. Louis, Mo. Incorporated February, 1837; commenced business February, 1837.)

E. O. STANARD, President.

JOHN P. HARRISON, Secretary.

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Value of real estate owned	\$6,250 00
Loans on bond and mortgage	37,866 00
Value of lands mortgaged.	\$80,000 00
Buildings (insured for \$8,000).	13,000 00
Total value of mortgaged premises	\$93,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
North Missouri R. R. first mortgage bonds	\$100,000 00	\$90,000 00	
Missouri State bonds	50,000 00	51,500 00	
City of St. Louis gold bonds	50,000 00	53,000 00	
St. Louis Elevator bonds	60,000 00	62,400 00	
St. Louis Chamber of Commerce bonds	20,000 00	20,800 00	
Venice Elevator stock	10,000 00	5,000 00	
Second National Bank stock	3,000 00	2,550 00	
Yeager Milling Company stock	12,800 00	19,200 00	
St. Louis Chamber of Commerce stock	5,000 00	2,000 00	
Total par and market value	<u>\$310,800 00</u>	<u>\$306,450 00</u>	\$306,450 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
St. Louis Elevator Company stock	\$13,300 00	\$10,640 00	\$9,000 00	
St. Louis Democrat stock	15,000 00	10,000 00	5,500 00	
Total amount.	<u>\$28,300 00</u>	<u>\$20,640 00</u>	<u>\$14,500 00</u>	14,500 00
Commercial paper as collateral				13,250 00
Cash in office of company				2,028 50
Cash in bank—Boatmen's Bank			\$19,746 93	
Mercantile Bank			4,238 81	
				<u>23,985 74</u>
Premiums in due course of collection				25,925 11

Total admitted Assets	<u><u>\$430,255 35</u></u>
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LIABILITIES.

Losses adjusted and unpaid.	\$21,628 00	
Losses in process of adjustment.	7,240 00	
Losses resisted	2,143 00	
Amount of unpaid losses		\$31,011 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$85,243 00	
Reinsurance <i>pro rata</i> on fire risks running more than one year	6,988 00	
Reinsurance at 50 per cent. on inland navigation risks	75 00	
Amount required to safely reinsure all outstanding risks		<u>92,306 00</u>
Liabilities, except paid-up capital and net surplus		\$123,317 00
Paid-up capital		200,000 00
Net surplus		<u>106,938 35</u>
Total Liabilities		\$430,255 35
Surplus as regards policy-holders	\$306,938 35	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$201,733 76	\$10,141 21	
Deduct reinsurance, rebate, and return premiums	4,274 69	949 85	
Net cash received for premiums	<u>\$197,459 07</u>	<u>\$9,191 36</u>	\$206,650 43
Interest on bonds, including dividends on stocks			22,087 99
Total cash Income			<u><u>\$228,738 42</u></u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$95,696 32	\$2,638 56	
Deduct salvage and reinsurance		922 22	
Net cash paid for losses	<u>\$95,696 32</u>	<u>\$1,716 34</u>	\$97,412 66
Cash dividends paid.			19,925 00
Paid for commissions or brokerage			36,829 70
Paid for salaries, fees, and other charges of officers.			8,000 00
Paid for taxes.			7,676 27
Printing, advertising, and supplies			12,605 09
Total cash Expenditures.			<u>\$182,448 72</u>

BALANCE SHEET.

Assets at beginning of year	\$433,263 15	Expenditures as above stated	\$182,448 72
Income as above stated	228,738 42	Balance as per schedule	49,297 50
		Assets at end of year	430,255 35
Total.	<u>\$662,001 57</u>	Total.	<u>\$662,001 57</u>

Schedule.

Decrease in accrued interest and value of securities		\$14,725 24
Bills receivable charged to suspense account.		34,865 98
Gain in uncollected premiums	\$293 72	
Balance	49,297 50	
Total	<u>\$49,591 22</u>	<u>\$49,591 22</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$9,562,373 00	\$166,683 22
Risks written during the year	16,055,555 00	202,027 48
Total risks and premiums	<u>\$25,617,928 00</u>	<u>\$368,710 70</u>
Deduct those expired and marked off as terminated	15,135,012 00	187,352 80
Gross amount in force at the end of the year.	<u>\$10,482,916 00</u>	<u>\$181,357 90</u>
Deduct amount reinsured.	102,750 00	847 00
Net amount in force at the end of the year	<u>\$10,380,166 00</u>	<u>\$180,510 90</u>
Amount in force—		
Having not more than one year to run.	\$9,761,512 00	\$170,487 00
Having more than one, and not more than three, years to run,	411,154 00	6,441 00
Having more than three years to run.	207,500 00	3,582 90
	<u>\$10,380,166 00</u>	<u>\$180,510 90</u>
	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$50,000 00	\$500 00
Risks written during the year.	1,314,063 00	10,141 21
Total risks and premiums	<u>\$1,364,063 00</u>	<u>\$10,641 21</u>
Deduct those expired and marked off as terminated	1,340,063 00	10,491 21
Amount in force at the end of the year	<u>\$24,000 00</u>	<u>\$150 00</u>

General Interrogatories.

Total losses incurred during the year	\$108,052 00
Total amount of company's stock owned by the directors, at par value . . .	73,100 00
Total amount loaned to officers and directors	9,300 00

Business in Kentucky During the Year.

Fire risks taken	\$376,468 00
Premiums received	6,605 93
Losses incurred	2,611 16
Losses paid	2,611 16

CITIZENS' INSURANCE COMPANY.

*(Located in Newark, New Jersey. Incorporated April, 1869; commenced business May, 1869.)*JOSEPH M. SMITH, *President.*A. P. SCHARFF, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$198,511 50
Interest due and accrued thereon	4,606 18
Value of lands mortgaged	\$470,000 00
Buildings (insured for \$143,100).	320,950 00

Total value of mortgaged premises \$790,950 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Citizens' Gas Company first mortgage bonds	\$13,000 00	\$13,000 00	
Essex County Bounty bonds	200 00	200 00	
Passaic County bonds	500 00	500 00	
Newark and New York R. R. bonds	1,000 00	1,000 00	
Richmond, Va., City bonds	10,000 00	10,000 00	
U. S. registered 10-40 bonds	40,000 00	47,000 00	
U. S. 5-20 6 per cent. coupon bonds	60,000 00	72,375 00	
Total par and market value	\$124,700 00	\$144,075 00	
Interest due and accrued thereon not included in market value			144,075 00
			1,190 08

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
First National Bank of Newark	\$4,000 00	\$4,800 00	\$3,500 00
North Ward National Bank, Newark	12,000 00	12,720 00	10,100 00
North Ward National Bank, Newark	900 00	954 00	2,000 00
Citizens' Gas Company	2,500 00	2,250 00	
Total amount	\$19,400 00	\$20,724 00	\$15,600 00
			15,600 00

Interest due and accrued thereon	\$678 42
Call loans secured by first mortgages	12,350 00
Cash in office of company	9,154 15
Cash in bank—North Ward Bank.	\$13,114 10
People's Savings Bank	20,000 00
	<u>33,114 10</u>
Gross premiums in due course of collection	52,814 29
Total admitted Assets	<u>\$472,093 72</u>

LIABILITIES.

Losses adjusted and unpaid	\$30,165 50
Losses in process of adjustment	18,330 74
Losses resisted	2,750 00
	<u>Gross amount of unpaid losses</u>
	\$51,246 24
Deduct salvage and reinsurance	2,467 40
Net amount of unpaid losses	<u>\$48,778 84</u>
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$164,074 65
Reinsurance <i>pro rata</i> on fire risks running more than one year	20,092 60
Amount required to safely reinsure all outstanding risks	<u>184,167 25</u>
Scrip dividends unpaid	70 00
Due and accrued for salaries, rents, advertising, &c.	3,366 94
Brokerage and other charges due	<u>11,685 16</u>
Liabilities, except paid-up capital and net surplus	\$248,068 19
Paid-up capital	200,990 00
Net surplus	<u>24,025 53</u>
Total Liabilities	<u>\$472,093 72</u>
Surplus as regards policy-holders	\$244,025 53

INCOME.

Gross cash received for premiums	\$529,620 31
Deduct reinsurance, rebate, and return premiums	56,917 66
Net cash received for premiums	<u>\$472,702 65</u>
Interest on bonds	22,339 68
Total cash Income	<u>\$495,042 33</u>

EXPENDITURES.

Gross cash paid for losses	\$232,895 22
Deduct salvage and reinsurance	7,565 51
Net cash paid for losses	<u>\$224,329 71</u>
Cash dividends paid	26,014 40
Scrip redeemed	227 00
Paid for commissions or brokerage	115,442 76
Paid for salaries, fees, and other charges of officers	7,877 25
Paid for taxes	32,897 71
Current expenses	<u>11,575 11</u>
Total cash Expenditures	<u>\$418,363 94</u>

BALANCE SHEET.

Assets at beginning of year	\$393,135 98	Expenditures as above stated.	\$418,363 94
Income as above stated	495,042 33	Assets at end of year.	472,093 72
Balance as per schedule	2,279 35		
Total	\$890,457 66	Total	\$890,457 66

Schedule.

Appreciation of bonds	\$4,313 19		
Decrease in uncollected premiums		\$1,452 67	
Decrease in interest due and accrued		581 17	
Balance		2,279 35	
Total	\$4,313 19		\$4,313 19

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$15,646,350 00	\$250,359 40
Risks written during the year.	25,377,153 00	405,507 59
Total risks and premiums	\$41,023,503 00	\$655,866 99
Deduct those expired and marked off as terminated	17,528,372 00	285,955 11
Gross amount in force at the end of the year	\$23,495,131 00	\$369,911 88
Deduct amount reinsured	982,573 00	12,789 89
Net amount in force at the end of the year	\$22,512,558 00	\$357,121 99
Amount in force—		
Having not more than one year to run	\$20,421,887 00	\$328,149 30
Having more than one, and not more than three, years to run,	1,763,096 00	23,141 62
Having more than three years to run.	327,575 00	5,831 07

General Interrogatories.

Total premiums received from organization of the company to date	\$1,264,617 54
Total losses paid from organization to date	530,989 34
Total cash dividends declared since the company commenced business. . . .	73,231 94
Total losses incurred during the year.	256,825 89
Total amount of company's stock owned by the directors, at par value . . .	148,150 00
Total amount loaned to officers and directors	72,708 34
Total amount loaned to stockholders not officers.	4,750 00
Amount deposited in Virginia for the benefit of policy-holders of that State	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$527,830 00
Premiums received	9,108 00
Losses incurred.	5,808 06
Losses paid.	5,808 06
Paid for taxes.	331 97

CONNECTICUT FIRE INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1850; commenced business July, 1850.)

M. BENNETT, Jr., President.

CHARLES R. BURT, Secretary.

CAPITAL.

Paid up in cash \$500,000 00

ASSETS.

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 6's of 1881	\$120,000 00	\$145,200 00
U. S. 5-20 registered bonds.	22,000 00	26,620 00
U. S. 5-20's of 1867 bonds.	8,000 00	9,680 00
State of Connecticut bonds.	30,000 00	31,200 00
City of New Britain (water loan) bonds.	15,000 00	15,750 00
City of Hartford bonds	30,000 00	30,900 00
City of Hartford (school) bonds	3,500 00	3,675 00
Cincinnati and Indianapolis Railroad bonds.	10,000 00	9,200 00
Michigan Central Railroad bonds.	20,000 00	20,000 00
Jackson, Lansing and Saginaw Railroad bonds	40,000 00	40,000 00
Chicago and Iowa Railroad bonds	20,000 00	18,000 00
Burlington and Missouri River Nebraska R. R. bonds.	10,000 00	10,000 00
New York, New Haven & Hartford Railroad bonds.	40,000 00	42,000 00
City of Middletown, Conn., bonds	10,000 00	10,000 00
City of Middletown, Conn., bonds	10,000 00	10,300 00
Toledo Board of Education bonds	10,000 00	10,300 00
Eric, Penn., consolidated bonds	10,000 00	10,000 00
Tiffin Gas Company bonds.	25,000 00	25,000 00
Importers and Traders' Nat. Bank stock, New York	23,800 00	47,600 00
Farmers and Mechanics' National Bank stock, Hartford.	26,800 00	34,840 00
National Exchange Bank stock, Hartford.	10,000 00	12,000 00
Hartford National Bank stock, Hartford	30,000 00	48,000 00
First National Bank stock, Hartford	20,000 00	28,000 00
Etna National Bank stock, Hartford.	10,000 00	12,700 00
Phoenix National Bank stock, Hartford	10,700 00	17,120 00
Charter Oak National Bank stock, Hartford.	6,200 00	8,060 00
Boston and Albany Railroad stock	5,000 00	6,650 00
Pittsburgh, Ft. Wayne and Chicago Railroad stock	10,000 00	9,700 00
New York, New Haven and Hartford Railroad stock	50,000 00	72,000 00

Total par and market value \$636,000 00 \$764,495 00

\$764,495 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
N. Y., N. H. & H. R. R. stock	\$20,000 00	\$28,800 00	\$21,500 00
N. Y., N. H. & H. R. R. stock	5,000 00	7,200 00	4,000 00
Total amount	\$25,000 00	\$36,000 00	\$25,500 00

Cash in office of company 25,500 00

1,636 40

Cash in Bank—National Exchange Bank \$81,517 62

First National Bank 31,497 41

113,015 03

Premiums in due course of collection 37,577 92

Total admitted Assets. \$942,224 35

LIABILITIES.

Losses in process of adjustment.	\$16,812 00
Losses resisted.	5,060 00

Amount of unpaid losses \$21,872 00

Reinsurance at 50 per cent. of premiums on fire risks under one year. \$146,409 78

Reinsurance *pro rata* on fire risks running more than one year. 27,606 80

Amount required to safely reinsure all outstanding risks 174,016 58

Liabilities, except paid-up capital and net surplus \$195,888 58

Paid-up capital	\$500,000 00
Net surplus	246,335 77
Total Liabilities	\$942,224 35
Surplus as regards policy-holders	\$746,335 77

INCOME.

Gross cash received for premiums	\$364,093 67
Deduct reinsurance, rebate, and return premiums	39,159 55
Net cash received for premiums	\$324,934 12
Interest on bonds, including dividends on stocks	56,177 84
Total cash Income	\$381,111 96

EXPENDITURES.

Gross cash paid for losses	\$171,583 00
Deduct salvage and reinsurance	5,074 17
Net cash paid for losses	\$166,508 83
Cash dividends paid	75,000 00
Paid for commissions or brokerage	48,287 78
Paid for salaries, fees, and other charges of officers	15,504 78
Paid for taxes	8,610 86
All other expenditures	23,883 37
Total cash Expenditures	\$337,795 62

BALANCE SHEET.

Assets at beginning of year	\$877,594 58	Expenditures as above stated	\$337,795 62
Income as above stated	381,111 96	Assets at end of year	942,224 35
Balance as per schedule	21,313 43		
Total	\$1,280,019 97	Total	\$1,280,019 97

Schedule.

Increase in value of securities	\$27,735 51		
Decrease in uncollected premiums			\$6,422 08
Balance			21,313 43
Total	\$27,735 51		\$27,735 51

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$25,372,400 00	\$341,436 86
Risks written during the year	30,980,300 00	366,924 45
Total risks and premiums	\$56,352,700 00	\$708,361 31
Deduct those expired and marked off as terminated	28,325,200 00	363,128 39
Gross amount in force at the end of the year	\$28,027,500 00	\$345,252 92
Deduct amount reinsured	960,400 00	12,222 45
Net amount in force at the end of the year	\$27,067,100 00	\$333,030 47

Amount in force—

Having not more than one year to run.	\$22,481,700 00	\$292,819 57
Having more than one, and not more than three, years to run,	2,894,600 00	25,118 15
Having more than three years to run.	1,690,800 00	15,092 75

General Interrogatories.

Total premiums received from reorganization of the company to date. . . .	\$1,415,184 22
Total losses paid from reorganization to date	641,855 44
Total cash dividends declared since the company recommenced business. . .	165,000 00
Total losses incurred during the year.	168,121 83
Total amount of company's stock owned by the directors, at par value . . .	145,500 00
Total amount loaned to directors	25,500 00
Amount deposited in Virginia for the benefit of policy-holders of that State .	25,000 00

Business in Kentucky During the Year.

Fire risks taken.	\$203,500 00
Premiums received	2,234 36
Losses incurred	1,166 66
Losses paid	4,281 76

CONTINENTAL INSURANCE COMPANY.

*(Located in New York City. Incorporated November, 1852; commenced business January, 1853)*GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

CAPITAL.

Paid up in cash	\$1,000,000 00
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ASSETS.

Value of real estate owned	\$680,000 00
Loans on bond and mortgage.	589,700 00
Interest due and accrued thereon	15,486 25
Value of lands mortgaged	\$859,325 00
Buildings (insured for \$602,600 00).	975,250 00

Total value of mortgaged premises \$1,834,575 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
American Exchange National Bank stock.	\$25,000 00	\$29,000 00
Bank of America stock.	500 00	750 00
Bank of Commerce stock.	2,000 00	2,300 00
Dry Goods Bank stock.	3,500 00	2,800 00
Mechanics' National Bank stock.	28,500 00	41,325 00
Merchants' National Bank stock.	25,000 00	30,500 00
Mercantile National Bank stock.	25,000 00	26,500 00
Metropolitan National Bank stock.	25,000 00	33,000 00

	PAR VALUE.	MAR. VALUE.	
Nassau Bank stock	\$10,000 00	\$10,300 00	
Phenix National Bank stock	25,000 00	25,000 00	
St. Nicholas National Bank stock	17,500 00	18,025 00	
Central Trust Company stock	20,000 00	20,400 00	
Delaware and Hudson Canal Co. stock	20,000 00	24,600 00	
New York Guaranty and Indemnity Co. stock	2,000 00	2,500 00	
New York and Harlem R. R. stock	50,000 00	66,500 00	
Alabama 8 per cent. old bonds	10,000 00	2,500 00	
South Carolina 6 per cent. consolidated bonds	11,500 00	5,175 00	
Tennessee 6 per cent. old bonds	20,000 00	8,000 00	
Tennessee 6 per cent. Funding bonds	6,600 00	2,400 00	
U. S. bonds, 1881	100,000 00	120,000 00	
U. S. Currency bonds	400,000 00	490,000 00	
Total par and market value	<u>\$826,500 00</u>	<u>\$961,575 00</u>	\$961,575 00

Loans on Collaterals.			
	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Hanover National Bank stock	\$1,600 00	\$1,360 00	\$1,200 00
Metropolitan National Bank stock	5,000 00	6,600 00	
Central National Bank stock	3,750 00	3,750 00	
Fulton Bank, Brooklyn, stock	1,875 00	1,687 50	10,000 00
Ridgewood Insurance Co. stock	1,000 00	1,000 00	
U. S. Life Insurance Co. stock	9,550 00	14,325 00	9,000 00
Nassau Bank stock	5,000 00	5,150 00	4,500 00
Equitable Life Ins. Co., U. S., stock	1,000 00	1,250 00	1,000 00
N. Y. Central & H. R. R. R. stock	5,000 00	5,000 00	4,000 00
Forty-second & Grand St. R. R. stock	5,000 00	6,250 00	5,000 00
U. S. Trust Company stock	1,000 00	3,000 00	1,800 00
Brooklyn City Railroad stock	2,250 00	4,050 00	
Broadway Insurance Co. stock	1,000 00	1,750 00	2,000 00
Safe Deposit Company stock	1,000 00	1,050 00	
Delaware & Hud. Canal Co. stock	1,600 00	1,968 00	2,000 00
Phenix National Bank stock	6,200 00	6,200 00	5,000 00
St. Nicholas National Bank stock	15,000 00	15,450 00	14,000 00
Universal Life Insurance Co. stock	2,000 00	2,300 00	1,400 00
White's Bank, Buffalo, stock	25,000 00	25,000 00	
Central Trust Company stock	25,000 00	25,500 00	
Bank of Commerce, N. Y., stock	3,000 00	3,450 00	50,000 00
Oneida County, Utica, Bank stock	3,000 00	3,450 00	
Rensselaer and Saratoga R. R. stock	30,000 00	34,500 00	30,000 00
Rensselaer and Saratoga R. R. stock	20,000 00	23,000 00	20,000 00
U. S. 6's	2,000 00	2,340 00	2,000 00
New York City 7 per cent. bonds	10,000 00	10,500 00	9,000 00
Total amount	<u>\$186,825 00</u>	<u>\$209,880 50</u>	<u>\$171,900 00</u>

Interest due and accrued thereon	2,245 46
Cash in office of company	2,873 79
Cash in bank—St. Nicholas National Bank	\$98,754 21
Fulton Bank, Brooklyn	11,702 60
Dime Savings Bank	3,343 48
U. S. Trust Company	50,000 00
Central Trust Company	100,000 00
	<u>263,800 29</u>
Gross premiums in due course of collection	146,584 85
Rents due and accrued	11,000 00

Total admitted Assets \$2,845,165 64

LIABILITIES.

Losses adjusted and unpaid	\$56,992 61
Losses in process of adjustment	97,917 39
Losses resisted	15,500 00
Amount of unpaid losses	<u>\$170,410 00</u>
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$503,099 33
Reinsurance <i>pro rata</i> on fire risks running more than one year	448,328 09
Amount required to safely reinsure all outstanding risks	<u>951,427 42</u>

Scrip dividends unpaid	\$25,018 00
Interest due and accrued	12,759 94
Cash dividends unpaid	219 78
Brokerage and other charges due	29,316 97

Liabilities, except paid-up capital and net surplus	\$1,189,152 11
Paid-up capital	1,000,000 00
Net surplus	*656,013 53

Total Liabilities	\$2,845,165 64
Surplus as regards policy-holders	\$1,656,013 53
*"Special Reserve Fund" deposited with Insurance Department, N. Y.	250,000 00
"Guaranty surplus"	250,000 00

INCOME.

Gross cash received for premiums	\$1,695,871 59
Deduct reinsurance, rebate, and return premiums	172,025 92
Net cash received for premiums	\$1,523,845 67
Interest on bonds, including dividends on stocks	108,138 89
Received for rents	43,795 94
Total cash Income	\$1,675,780 50

EXPENDITURES.

Gross cash paid for losses	\$750,557 51
Deduct salvage and reinsurance	17,129 37
Net cash paid for losses	\$733,428 14
Cash dividends and interest on scrip paid	98,262 62
Scrip redeemed	1,544 00
Paid for commissions or brokerage	258,236 46
Paid for salaries, fees, and other charges of officers	184,331 13
Paid for taxes	37,884 99
Printing, advertising, supplies, and other expenses	134,838 81
Total cash Expenditures	\$1,448,526 15

BALANCE SHEET.

Assets at beginning of year	\$2,606,235 97	Expenditures as above stated	\$1,448,526 15
Income as above stated	1,675,780 50	Assets at end of year	2,845,165 64
Balance as per schedule	11,675 32		
Total	\$4,293,691 79	Total	\$4,293,691 79

Schedule.

Increase in uncollected premiums	\$21,195 14		
Increase in rents due and accrued	862 50		
Premium on gold	1,375 49		
Depreciation of investments		\$9,512 12	
Decrease in interest account		2,245 69	
Balance		11,675 32	
Total	\$23,433 13	\$23,433 13	

MISCELLANEOUS.

Scrip.

Balance of scrip outstanding	\$55,792 00
Scrip not actually delivered.	19,873 00
Scrip dividends declared during the year	23,447 00
Earned premiums on which said dividends were declared.	46,233, 97
Net cash participating premiums received during year	38,469 54
Limit of scrip accumulations before redemption	1,000,000 00

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$198,241,466 00	\$1,663,202 28
Risks written during the year	216,437,323 00	1,548,485 48
Total risks and premiums	\$414,678,789 00	\$3,211,687 76
Deduct those expired and marked off as terminated.	215,891,466 00	1,603,229 83
Gross amount in force at the end of the year	\$198,787,323 00	\$1,608,457 93
Deduct amount reinsured	3,619,281 00	25,639 81
Net amount in force at the end of the year	\$195,168,042 00	\$1,582,818 12
Amount in force—		
Having not more than one year to run.	\$147,773,423 00	\$1,006,198 67
Having more than one, and not more than three, years to run,	36,869,495 00	440,364 29
Having more than three years to run	10,525,124 00	136,255 16

General Interrogatories.

Total premiums received from organization of the company to date	\$14,643,165 81
Total losses paid from organization to date	8,082,298 97
Total cash dividends declared since the company commenced business	2,640,997 36
Total losses incurred during the year	757,515 06
Total amount of company's stock owned by the directors, at par value	322,300 00
Total amount loaned to officers and directors	19,000 00
Total amount loaned to stockholders not officers	9,500 00
Amount deposited in various States for the benefit of policy-holders of those States	35,000 00
In the State of Virginia	\$25,000 00
In the State of Alabama	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$1,795,673 00
Premiums received	17,188 18
Losses incurred	14,848 80
Losses paid	18,156 30

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY.

(Located in Cincinnati, Ohio. Incorporated November, 1865; commenced business December, 1865.)

JOHN W. HARTWELL, *President.*J. W. McCORD, *Secretary.*

CAPITAL.

Paid up in cash \$300,000 00

ASSETS.

Value of real estate owned \$150,000 00

Loans on bond and mortgage 106,445 84

Interest due and accrued thereon 5,993 43

Value of mortgaged premises (insured for \$22,500 00) \$270,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20 bonds	\$10,000 00	\$12,000 00
U. S. 10-40 bonds	49,000 00	57,820 00
Alabama bonds	10,000 00	5,000 00
Cincinnati Underwriters' Wrecking Co. stock	2,000 00	2,000 00
Cincinnati, Hamilton and Dayton R. R. stock	15,000 00	7,500 00

Total par and market value \$86,000 00 \$84,320 00

84,320 00

Interest due and accrued thereon not included in market value 750 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Wichita & S.W. R. R. 7 pr ct. gold b'ds,	\$18,000 00	\$12,600 00 }	\$13,400 00
Atchison, Topeka & Santa Fe R. R. b'ds,	8,000 00	6,400 00 }	
First National Bank stock, Cincinnati.	4,000 00	6,800 00 }	5,000 00

Total amount \$30,000 00 \$25,800 00 \$18,400 00

18,400 00

Interest due and accrued thereon 904 00

Cash in office of company 2,648 10

Cash in bank—Commercial Bank, Cincinnati 15,978 72

Premiums in due course of collection 16,171 46

Bills receivable taken for premiums 20,380 51

Rents due and accrued. 1,027 01

Salvage property and claims 5,000 00

Total admitted Assets. \$428,019 07

LIABILITIES.

Losses adjusted and unpaid. \$311 33

Losses in process of adjustment 8,551 62

Losses resisted. 12,000 00

Gross amount of unpaid losses \$20,862 95

Deduct salvage and reinsurance. 74 67

Net amount of unpaid losses \$20,788 28

Reinsurance at 50 per cent. of premiums on fire risks under one year \$39,683 10

Reinsurance *pro rata* on fire risks running more than one year. 8,393 92

Reinsurance at 50 per cent. on inland navigation risks 18,491 90

Amount required to safely reinsure all outstanding risks 66,568 9

Due and accrued for salaries, taxes, &c.	\$3,051 87
Brokerage and other charges due	426 87
Liabilities, except paid-up capital and net surplus.	90,835 94
Paid-up capital	300,000 00
Net surplus.	37,183 13
Total Liabilities	\$428,019 07
Surplus as regards policy-holders.	\$337,183 13

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums.	\$93,887 71	\$43,403 23
Deduct reinsurance, rebate, and return premiums	3,793 16	686 77
Net cash received for premiums	\$90,094 55	\$42,716 46
Interest on bonds, including dividends on stocks.		\$132,811 01
Received for rents.		15,816 48
Received for rents.		15,002 28
Total cash Income		\$163,629 77

EXPENDITURES.

	FIRE.	INLAND.
Gross cash paid for losses	\$37,046 39	\$36,365 22
Deduct salvage and reinsurance	1,938 64	2,443 07
Net cash paid for losses.	\$35,107 75	\$33,922 15
Cash dividends paid		\$69,029 90
Paid for commissions or brokerage		36,000 00
Paid for commissions or brokerage		9,242 89
Paid for salaries, fees, and other charges of officers.		13,719 93
Paid for taxes.		4,718 54
Printing, advertising, supplies, &c.		7,785 42
Suit on lease account		7,000 00
Total cash Expenditures.		\$147,496 68

BALANCE SHEET.

Assets at beginning of year	\$420,238 06	Expenditures as above stated.	\$147,496 68
Income as above stated	163,629 77	Balance as per schedule	8,353 08
		Assets at end of year	428,019 07
Total	\$583,867 83	Total	\$583,867 83

Schedule.

Appreciation of securities	\$10,228 61		
Increase in accrued interest.	4,552 21		
Increase in accrued rents	884 60		
Increase in uncollected premiums	468 85		
Decrease in bills receivable for premiums		\$2,335 53	
Decrease in estimated salvage claims		3,000 00	
Charged to profit and loss		2,446 66	
Balance		8,352 08	
Total		\$16,134 27	\$16,134 27

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS
Risks in force at the beginning of the year	\$7,215,103 00	\$99,984 85
Risks written during the year.	7,161,848 00	82,867 67
Total risks and premiums	\$14,376,951 00	\$182,852 52
Deduct those expired and marked off as terminated.	6,482,399 00	88,758 32
Gross amount in force at the end of the year	\$7,894,552 00	\$94,094 20
Deduct amount reinsured.	82,533 00	1,249 29
Net amount in force at the end of the year.	\$7,812,019 00	\$92,844 91
Amount in force—		
Having not more than one year to run	\$6,951,208 00	\$79,366 20
Having more than one, and not more than three, years to run,	601,891 00	9,451 56
Having more than three years to run.	258,920 00	4,027 15

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$331,410 00	\$32,481 68
Risks written during the year	1,310,678 00	48,983 06
Total risks and premiums	\$1,642,088 00	\$81,464 74
Deduct those expired and marked off as terminated	1,235,030 00	44,360 94
Gross amount in force at the end of the year.	\$407,058 00	\$37,103 80
Deduct the amount reinsured	1,500 00	120 00
Net amount in force at the end of the year	\$405,558 00	\$36,983 80

General Interrogatories.

Total premiums received from organization of the company to date	\$3,188,576 51
Total losses paid from organization to date	2,113,128 55
Total cash dividends declared since the company commenced business	102,000 00
Total losses incurred during the year	57,631 89
Total amount of company's stock owned by the directors, at par value	100,300 00

Business in Kentucky During the Year.

Fire risks taken	\$929,192 00
Premiums received	10,439 17
Losses incurred	70 00
Losses paid	70 00
Inland risks taken.	13,997 00
Premiums received	226 20
Paid for taxes	385 85

EQUITABLE FIRE INSURANCE COMPANY.

(Located in Nashville, Tennessee. Incorporated December, 1869; commenced business July, 1871.)

W. W. BERRY, President.

J. O. TREANOR, Assistant Secretary.

CAPITAL.

Paid up in cash \$220,000 00

ASSETS.

Loans on bond and mortgage	\$1,019 43
Interest due and accrued thereon	110 34
Value of lands mortgaged	\$5,250 00
Buildings	4,500 00
Total value of mortgaged premises	\$9,750 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds	\$85,000 00	\$102,000 00	
Nashville City bonds	42,300 00	37,107 55	
Davidson County, Tennessee, bonds	14,000 00	13,734 00	
Bedford County, Tennessee, bonds	12,000 00	12,000 00	
Haywood County, Tennessee, bonds	22,000 00	18,570 20	
Jackson City, Tennessee, bonds	5,120 00	5,120 00	
Edgefield City, Tennessee, bonds	8,000 00	8,000 00	
Cumberland Iron-works bonds	10,000 00	10,000 00	
Alabama State 8 per cent. bonds	10,000 00	5,000 00	
Tennessee Manufacturing Company bonds	20,000 00	20,000 00	
N. C. and St. Louis Railroad bonds	8,000 00	6,680 00	
N. C. & St. L. R. R., coupons of '76 off, 7 per cent. bonds,	25,000 00	20,000 00	
Bullock County bonds	250 00	250 00	
Total par and market value	\$261,670 00	\$258,461 75	258,461 75
Interest due and accrued thereon not included in market value			9,993 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Tennessee Manufacturing Co. stock	\$5,000 00	\$5,000 00	\$4,000 00	4,000 00
Interest due and accrued thereon				66 66
Cash in office of company				904 15
Cash in bank—Third National Bank			\$7,220 04	
Fourth National Bank			8,031 35	
Gross premiums in due course of collection				15,251 39
				19,840 20
Total admitted Assets				\$309,646 92

LIABILITIES.

Losses adjusted and unpaid	\$2,229 63
Losses in process of adjustment	10,835 13
Losses resisted	9,015 00
Gross amount of unpaid losses	\$22,079 76
Deduct salvage and reinsurance	7,085 00
Net amount of unpaid losses	\$14,994 76
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$58,850 60
Reinsurance <i>pro rata</i> on fire risks running more than one year	6,758 27
Amount required to safely reinsure all outstanding risks	65,608 87

Due and accrued for salaries, rents, advertising, &c.	\$1,541 66
Brokerage and other charges due	3,998 89
Liabilities, except paid-up capital and net surplus	\$86,144 18
Paid-up capital	220,000 00
Net surplus	3,502 74
Total Liabilities	\$309,646 92
Surplus as regards policy-holders	\$223,502 74

INCOME.

Gross cash received for premiums	\$160,922 19
Deduct reinsurance, rebate, and return premiums	21,212 63
Net cash received for premiums	\$139,709 56
Interest on bonds	14,289 87
Total cash Income	\$153,999 43

EXPENDITURES.

Gross cash paid for losses	\$94,856 49
Deduct salvage and reinsurance.	7,764 26
Net cash paid for losses	\$87,092 23
Paid for commissions or brokerage.	22,098 16
Paid for salaries, fees, and other charges of officers	13,175 43
Paid for taxes.	7,516 58
Printing, advertising, and supplies.	9,859 45
Traveling expenses and rent	5,059 45
Total cash Expenditures	\$144,801 30

BALANCE SHEET.

Assets at beginning of year	\$299,142 81	Expenditures as above stated	\$144,801 30
Income as above stated	153,999 43	Assets at end of year	309,646 92
Balance as per schedule	1,305 98		
Total	\$454,448 22	Total	\$454,448 22

Schedule.

Increase in uncollected premiums	\$1,740 20		
Interest accrued	4,177 50		
Gain unaccounted for	81 46		
Depreciation of bonds			\$4,693 18
Balance			1,305 98
Total	\$5,999 16		\$5,999 16

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,443,051 00	\$148,319 81
Risks written during the year	10,521,290 00	162,303 09
Total risks and premiums	\$18,964,341 00	\$310,622 90
Deduct those expired and marked off as terminated	10,599,560 00	172,089 26
Gross amount in force at the end of the year	\$8,364,781 00	\$138,533 64
Deduct amount reinsured	258,239 00	5,060 78
Net amount in force at the end of the year	\$8,106,542 00	\$133,472 86
Amount in force—		
Having not more than one year to run	\$7,258,062 00	\$117,701 20
Having more than one, and not more than three, years to run,	637,420 00	10,522 87
Having more than three years to run	211,060 00	5,248 79

General Interrogatories.

Total premiums received from organization of the company to date	\$458,694 98
Total losses paid from organization to date	204,126 29
Total cash dividends declared since the company commenced business	58,397 08
Total losses incurred during the year	87,609 87
Total amount of company's stock owned by the directors, at par value.	35,090 00
Total dividends declared, payable in stock	20,000 00

Business in Kentucky During the Year.

Fire risks taken	\$137,235 00
Premiums received	2,984 50
Losses incurred	832 08
Losses paid	832 08
Paid for taxes	76 32

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

(Located in Providence, Rhode Island. Incorporated May, 1859; commenced business September, 1860.)

FRED. W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.*

CAPITAL.

Paid-up capital	\$200,000 00
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ASSETS.

Value of real estate owned	\$120,000 00
Loans on bond and mortgage	15,000 00
Value of lands mortgaged	\$10,000 00
Buildings (insured for \$8,000 00)	15,000 00
Total value of mortgaged premises	\$25,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Old National Bank, Providence, stock	\$50,000 00	\$57,500 00
American National Bank, Providence, stock	10,000 00	10,700 00
National Bank of Commerce, Providence, stock	15,000 00	15,900 00
Manufacturing National Bank, Providence, stock	10,000 00	12,000 00
Third National Bank, Providence, stock	3,000 00	3,750 00
Fourth National Bank, Providence, stock	10,000 00	12,500 00
Union Bank, Providence, stock	5,000 00	5,000 00
Butchers and Drivers' Bank, Providence, stock	5,000 00	4,000 00
First National Bank of Warren, Rhode Island, stock	10,000 00	11,400 00
Elizabeth, New Jersey, bonds	25,000 00	25,000 00
Total par and market value	<u>\$143,000 00</u>	<u>\$157,750 00</u>

\$157,750 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Old National Bank stock	<u>\$3,500 00</u>	<u>\$4,025 00</u>	<u>\$3,500 00</u>
Interest due and accrued thereon			3,500 00
Cash in office of company			111 00
Cash in bank—Old National Bank			1,933 41
Gross premiums in due course of collection			10,938 07
Rents due and accrued			16,219 84
			800 00

Total admitted Assets	<u>\$326,252 32</u>
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Items Unadmitted.

Deposit with Green & Cranston, bankers (suspended)	<u>\$10,000 00</u>
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LIABILITIES.

Losses adjusted and unpaid	\$6,618 00
Losses in process of adjustment	<u>5,132 00</u>

Amount of unpaid losses	\$11,750 00
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Reinsurance at 50 per cent. of premiums on fire risks under one year	\$52,066 23
Reinsurance <i>pro rata</i> on fire risks running more than one year	13,803 17
Reinsurance at 100 per cent. on marine risks	<u>1,287 47</u>

Amount required to safely reinsure all outstanding risks	67,156 87
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Cash dividends unpaid	1,156 40
Due and accrued for salaries, rents, advertising, &c.	750 00
Brokerage and taxes due	<u>2,500 00</u>

Liabilities, except paid-up capital and net surplus	\$83,313 27
Paid-up capital	200,000 00
Net surplus	<u>42,939 05</u>

Total Liabilities	\$326,252 32
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Surplus as regards policy-holders	<u>\$242,939 05</u>
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INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums	\$129,677 17	\$10,873 57
Deduct reinsurance, rebate, and return premiums	13,152 68	575 21

Net cash received for premiums	<u>\$116,524 49</u>	<u>\$10,298 36</u>
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\$126,822 85

Interest on bonds, including dividends on stocks	13,882 00
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Received for rents	2,230 80
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Total cash Income	<u>\$142,935 65</u>
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EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses	\$46,216 18	\$2,451 20	
Deduct salvage and reinsurance	1,919 92	607 64	
Net cash paid for losses	<u>\$44,296 26</u>	<u>\$1,843 56</u>	\$46,139 82
Cash dividends paid			21,078 10
Paid for commissions or brokerage			19,730 22
Paid for salaries, fees, advertising, &c.			18,582 45
Paid for taxes			5,430 66
Insurance on building, office furniture, &c.			3,166 00
Total cash Expenditures			<u><u>\$114,127 25</u></u>

BALANCE SHEET.

Assets at beginning of year	\$321,979 93	Expenditures as above stated	\$114,127 25
Income as above stated	142,935 65	Balance as per schedule	24,536 01
		Assets at end of year	<u>326,252 32</u>
Total	<u>\$464,915 58</u>	Total	<u>\$464,915 58</u>

Schedule.

Decrease in value of real estate		\$12,557 75
Deposited in bank (since suspended)		10,000 00
Decrease in value of securities		5,100 00
Increase in premiums uncollected	\$2,124, 73	
Increase in rents	800 00	
Increase in accrued interest	111 00	
Profit and loss account	86 01	
Balance	<u>24,536 01</u>	
Total	<u>\$27,657 75</u>	<u>\$27,657 75</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,593,589 00	\$131,658 43
Risks written during the year	10,125,745 00	132,051 90
Total risks and premiums	<u>\$18,719,334 00</u>	<u>\$263,710 33</u>
Deduct those expired and marked off as terminated	9,322,472 00	125,352 12
Gross amount in force at the end of the year	<u>\$9,396,862 00</u>	<u>\$138,358 20</u>
Deduct amount reinsured	131,077 00	1,495 07
Net amount in force at the end of the year	<u><u>\$9,265,785 00</u></u>	<u><u>\$136,863 13</u></u>
Amount in force—		
Having not more than one year to run	\$7,748,737 00	\$114,625 24
Having more than one, and not more than three, years to run,	950,060 00	13,399 63
Having more than three years to run	<u>566,988 00</u>	<u>8,838 26</u>

	MARINE & INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$103,431 00	\$1,637 25
Risks written during the year.	1,103,932 00	10,873 57
Total risks and premiums	\$1,207,363 00	\$12,510 82
Deduct those expired and marked off as terminated	1,121,636 00	11,185 85
Gross amount in force at the end of the year	\$85,727 00	\$1,324 97
Deduct amount reinsured.	3,000 00	37 50
Net amount in force at the end of the year	\$82,727 00	\$1,287 47

General Interrogatories.

Total premiums received from organization of the company to date	\$1,189,471 21
Total losses paid from organization to date	979,996 19
Total cash dividends declared since the company commenced business. . . .	204,000 00
Total losses incurred during the year.	50,132 51
Total amount of company's stock owned by the directors, at par value . . .	43,510 00
Total amount loaned to officers and directors	3,500 00

Business in Kentucky During the Year.

Fire risks taken	\$104,908 00
Premiums received	1,259 88
Paid for taxes.	32 74

FANEUIL HALL INSURANCE COMPANY.

*(Located in Boston, Massachusetts. Incorporated February, 1871; commenced business March, 1872.)*K. S. CHAFFEE, *President.*P. E. EDDY, *Secretary.*

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Loans on bond and mortgage	\$166,060 00
Interest accrued thereon	4,881 00
Value of lands mortgaged.	\$220,250 00
Buildings (insured for \$103,775).	128,250 00
Total value of mortgaged premises	\$348,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Commerce National Bank stock, Boston	\$11,300 00	\$14,464 00
Globe National Bank stock, Boston.	10,000 00	13,000 00
Howard National Bank stock, Boston.	10,000 00	11,500 00
Hamilton National Bank stock, Boston.	9,500 00	11,875 00
Rockland National Bank stock, Boston	9,500 00	15,960 00

	PAR VALUE.	MAR. VALUE.	
Merchants' National Bank stock, Boston	\$7,800 00	\$10,920 00	
Hide and Leather National Bank stock, Boston	6,300 00	6,930 00	
Redemption National Bank stock, Boston	6,000 00	9,000 00	
First National Bank stock, Newburyport	6,000 00	8,720 00	
First National Bank stock, Boston	6,000 00	12,600 00	
Traders' National Bank stock, Boston	5,800 00	6,380 00	
Second National Bank stock, Boston	5,000 00	7,500 00	
Atlantic National Bank stock, Boston	5,000 00	7,490 00	
Wachusett National Bank stock, Fitchburg	5,000 00	5,500 00	
Faneuil Hall National Bank stock, Boston	4,700 00	6,815 00	
Eliot National Bank stock, Boston	2,500 00	3,000 00	
Exchange National Bank stock, Boston	2,500 00	4,400 00	
People's National Bank stock, Boston	2,300 00	4,163 00	
Market National Bank stock, Boston	1,500 00	1,735 00	
Central National Bank stock, Lynn	1,400 00	2,100 00	
Massachusetts National Bank stock, Boston	2,500 00	3,168 00	
Northboro National Bank stock, Northboro	1,000 00	1,400 00	
Tremont National Bank stock, Boston	800 00	900 00	
North National Bank stock, Boston	600 00	780 00	
Bunker Hill National Bank stock, Boston	300 00	500 00	
Boston and Albany Railroad stock	500 00	687 00	
Eastern Railroad bonds	21,000 00	10,500 00	
Middlesex Railroad bonds	8,500 00	9,180 00	
Town of Somerville bonds	25,000 00	26,500 00	
U. S. 5-20 registered bonds	10,000 00	11,900 00	
U. S. currency, 6's, registered bonds	7,000 00	8,601 00	
City of Toledo, Ohio, 8 per cent. bonds	7,000 00	7,280 00	
City of Toledo, Ohio, 7 per cent. bonds	8,300 00	8,400 00	
City of Minneapolis, Minn., 7 per cent. bonds	4,000 00	3,800 00	
City of Minneapolis, Minn., 8 per cent. gold bonds	12,000 00	12,600 00	
City of Minneapolis, Minn., 8 per cent. bonds	1,500 00	1,560 00	
City of Erie, Pennsylvania, 7 per cent. bonds	7,000 00	6,850 00	
City of St. Paul, Minn., 7 per cent. bonds	6,000 00	5,490 00	
County of Hamilton, Ohio, 7 3-10 per cent. bonds	1,000 00	1,020 00	
Total par and market value	<u>\$242,100 00</u>	<u>\$285,008 00</u>	\$285,008 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Montpelier & Wells River R. R. bonds,	\$20,000 00	\$12,000 00	\$4,773 00	
Brewers and Maltsters' Ins. Co. stock	2,700 00	2,700 00	2,500 00	
Burlington, Cedar Rap. & M. R. R. b'ds.	4,000 00	1,800 00	1,400 00	
Boston, Clinton & Fitchburg R. R. b'ds	2,000 00	1,800 00	1,000 00	
Blackstone National Bank stock	600 00	870 00		
Security National Bank stock	1,500 00	3,150 00		
North National Bank stock	100 00	130 00		
Traders' National Bank stock	1,000 00	1,120 00		
Boston National Bank stock	500 00	700 00	9,770 00	
Commerce National Bank stock	300 00	360 00		
Union National Bank stock	200 00	320 00		
Massachusetts National Bank stock	250 00	300 00		
Goodyear Dental Vulcanite Co. stock.	14,100 00	2,820 00		
Total amount	<u>\$47,250 00</u>	<u>\$28,070 00</u>	<u>\$19,443 00</u>	19,443 00
Interest due and accrued thereon, and on bonds owned.				4,491 00
Cash in office of company				5,083 15
Cash in bank—Commonwealth National				18,824 39
Gross premiums in due course of collection				43,556 00
Total admitted Assets.				<u>\$547,346 54</u>

Items Unadmitted.

Loan in excess of market value	\$196 00
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LIABILITIES.

Losses adjusted and unpaid.	\$2,218 00
Losses in process of adjustment.	5,005 00
Losses resisted	2,500 00
Amount of unpaid losses	\$9,723 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$83,433 25
Reinsurance <i>pro rata</i> on fire risks running more than one year	24,179 55
Amount required to safely reinsure all outstanding risks	107,612 80

Cash dividends unpaid	\$1,310 00
Due and accrued for salaries, rents, advertising, &c.	1,000 00
Brokerage and other charges due	6,533 40
Liabilities, except paid-up capital and net surplus	\$126,179 20
Paid-up capital	400,000 00
Net surplus	21,167 34
Total Liabilities	\$547,346 54
Surplus as regards policy-holders	\$421,167 34

INCOME.

Gross cash received for premiums	\$265,195 19
Deduct reinsurance, rebate, and return premiums	47,633 01
Net cash received for premiums	\$217,562 18
Interest on bonds, including dividends on stocks	26,461 45
Received for increased capital	\$200,000 00
Total cash Income	\$244,023 63

EXPENDITURES.

Cash paid for losses.	\$127,764 88
Cash dividends paid	27,940 00
Paid for commissions or brokerage.	49,440 62
Paid for salaries, fees, and other charges of officers.	12,874 39
Paid for taxes	9,536 77
Office and agency expenses	36,680 59
Total cash Expenditures.	\$264,237 25

BALANCE SHEET.

Assets at beginning of year.	\$362,043 95	Expenditures as above stated.	\$264,237 25
Income as above stated.	244,023 63	Assets at end of year	547,346 54
Balance as per schedule	205,516 21		
Total	\$811,583 79	Total	\$811,583 79

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$12,142,665 00	\$207,249 98
Risks written during the year	17,357,763 00	261,035 20
Total risks and premiums	\$29,500,428 00	\$468,285 18
Deduct those expired and marked off as terminated	14,835,046 00	253,059 58
Gross amount in force at the end of the year.	\$14,665,382 00	\$215,225 60
Deduct amount reinsured.	296,583 00	5,340 43
Net amount in force at the end of the year	\$14,368,799 00	\$209,885 17

Amount in force—

Having not more than one year to run	\$11,519,773 00	\$166,866 50
Having more than one, and not more than three, years to run,	2,354,971 00	36,889 69
Having more than three years to run.	790,638 00	11,469 41

General Interrogatories.

Total premiums received from organization of the company to date.	\$565,497 62
Total losses paid from organization to date	348,122 25
Total cash dividends declared since the company commenced business	39,250 00
Total losses incurred during the year	115,585 12
Total amount of company's stock owned by the directors, at par value	152,500 00
Total amount loaned to officers and directors	29,200 00
Amount deposited in Virginia for the benefit of policy-holders of that State . .	11,900 00

Business in Kentucky During the Year.

Fire risks taken.	\$200,710 00
Premiums received	3,034 43
Losses incurred.	6,163 12
Losses paid.	4,163 12
Paid for taxes	254 20

FIRE ASSOCIATION OF PHILADELPHIA.

(Located in Philadelphia, Pennsylvania. Incorporated March, 1820; commenced business March, 1820.)

WM. T. BUTLER *President.*JACOB H. LEX, *Secretary.*

CAPITAL.

Paid up in cash.	\$500,000 00
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ASSETS.

Value of real estate owned	\$55,920 70
Loans on bond and mortgage.	1,446,606 60
Interest due and accrued thereon	24,032 29
Value of lands mortgaged	\$1,360,000 00
Buildings (insured for \$1,152,950 00).	2,721,550 00

Total value of mortgaged premises \$4,081,550 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Philadelphia City loan	\$350,000 00	\$370,000 00
U. S. registered bonds	500,000 00	593,040 00
Pittsburg City loan	50,000 00	54,000 00
Camden City loan	6,000 00	6,300 00
Masonic Temple loan	30,000 00	30,000 00
Lehigh Valley Railroad 7 per cent. bonds.	20,000 00	22,200 00
Lehigh Valley Railroad 6 per cent. bonds	100,000 00	97,500 00
Lehigh Navigation Company bonds.	100,000 00	102,000 00

	PAR VALUE.	MAR. VALUE.
Pennsylvania Railroad bonds, general.	\$50,000 00	\$51,625 00
Pennsylvania Railroad bonds, consolidated	50,000 00	50,000 00
Philadelphia and Reading Railroad bonds.	10,000 00	10,900 00
Philadelphia and Erie Railroad bonds.	14,000 00	12,740 00
Catawissa Railroad bonds	10,000 00	10,500 00
Pennsylvania Railroad stock	150,000 00	159,000 00
Lehigh Coal and Navigation Company stock	25,000 00	25,187 50
Philadelphia and Reading Railroad stock	50,000 00	55,750 00
Philadelphia, Ger. & Norristown Railroad stock.	16,550 00	32,760 00
Chestnut Hill Railroad stock	3,500 00	6,930 00
Total par and market value	<u>\$1,535,050 00</u>	<u>\$1,690,441 50</u>

\$1,690,441 50

Cash in bank—Fidelity Trust and Deposit Company	94,459 97
Gross premiums in due course of collection	146,096 28

Total admitted Assets \$3,457,557 34

Items Unadmitted

Fire Association stock	<u>\$104,775 00</u>
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LIABILITIES.

Losses adjusted and unpaid.	\$18,168 53
Losses in process of adjustment.	51,807 00
Losses resisted	<u>10,782 13</u>

Amount of unpaid losses \$80,757 66

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$470,420 27
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Reinsurance <i>pro rata</i> on fire risks running more than one year	<u>58,751 54</u>
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Amount required to safely reinsure all outstanding risks 529,171 81

Amount reclaimable on perpetual fire risks	1,550,122 59
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Cash dividends unpaid.	1,680 50
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Brokerage and other charges due	<u>34,537 06</u>
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Liabilities, except paid-up capital and net surplus. \$2,196,269 62

Paid-up capital	500,000 00
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Net surplus	<u>761,287 72</u>
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Total Liabilities \$3,457,557 34

Surplus as regards policy-holders	<u>\$1,261,287 72</u>
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INCOME.

Gross cash received for premiums	\$1,258,203 41
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Deduct reinsurance, rebate, and return premiums	<u>117,762 55</u>
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Net cash received for premiums \$1,140,440 86

Interest on bonds, including dividends on stocks.	190,337 58
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Received for tax on mortgages	4,143 09
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Received for surveys and transfers.	6,734 15
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Deposit premiums on perpetual fire risks received	<u>\$77,992 38</u>
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Total cash Income \$1,341,655 68

EXPENDITURES.

Cash paid for losses	\$507,843 25
Cash dividends paid	138,319 50
Paid for commissions or brokerage	234,029 09
Paid for salaries, fees, and other charges of officers	28,652 75
Paid for taxes	35,898 72
Printing, advertising, and supplies	14,092 56
Deposit premiums on perpetual fire risks returned	\$27,329 09
Total cash Expenditures	\$958,835 87

BALANCE SHEET.

Assets at beginning of year	\$3,059,535 00	Expenditures as above stated	\$958,835 87
Income as above stated	1,341,655 68	Assets at end of year	3,437,557 34
Balance as per schedule	15,201 63		
Total	\$4,416,393 21	Total	\$4,416,393 21

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$129,454,837 00	\$2,556,536 31
Risks written during the year	76,873,542 00	1,258,203 41
Total risks and premiums	\$206,328,379 00	\$3,814,739 72
Deduct those expired and marked off as terminated	69,338,213 00	1,124,688 12
Gross amount in force at the end of the year	\$136,990,166 00	\$2,690,051 60
Deduct amount reinsured	401,325 00	5,002 45
Net amount in force at the end of the year	\$136,588,841 00	\$2,685,049 15
Amount in force—		
Having not more than one year to run	\$63,005,633 00	\$940,840 54
Having more than one, and not more than three, years to run,	3,134,785 00	60,374 02
Having more than three years to run	2,928,443 00	57,129 06
Perpetual risks and premiums	67,921,305 00	1,631,707 98

General Interrogatories.

Total premiums received from organization of the company to date	\$5,013,019 00
Total losses paid from organization to date	1,822,792 81
Total cash dividends declared since the company commenced business	979,762 00
Total losses incurred during the year	516,306 34
Total amount of company's stock owned by the directors, at par value	113,300 00
Total dividends declared, payable in stock	979,762 03
Amount deposited in Virginia for the benefit of policy-holders of that State	25,000 00

Business in Kentucky During the Year.

Fire risks taken	\$966,263 00
Premiums received	15,334 13
Losses incurred	1,745 66
Losses paid	1,745 66
Paid for taxes	437 42

FIREMAN'S FUND INSURANCE COMPANY.

*(Located in San Francisco, California. Incorporated May, 1863; commenced business June, 1863.)*DAVID J. STAPLES, *President.*GEORGE D. DORNIN, *Secretary.*

GOLD BASIS.

CAPITAL.

Paid up in cash \$300,000 00

ASSETS.

Value of real estate owned \$225,000 00

Loans on bond and mortgage 122,372 00

Interest due and accrued thereon 1,380 55

Value of mortgaged premises (insured for \$82,500). \$289,350 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$140,000 00	\$149,800 00
South Carolina new issue bonds.	5,750 00	3,047 00
1st National Gold Bank, San Francisco, stock.	13,300 00	13,300 00
Bank of California stock	22,500 00	5,000 00

Total par and market value \$181,550 00 \$171,147 00

171,147 00

Interest due and accrued thereon not included in market value 411 16

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Warehouse receipts	\$16,000 00	\$16,000 00	\$12,500 00
Clay Street Hill bonds	6,000 00	6,900 00	6,000 00
U. S. bonds	14,000 00	14,980 00	14,000 00
Industrial Fair stock	500 00	500 00	500 00
Merchants' Exchange Bank stock	6,000 00	6,000 00	3,000 00
Virg. City and Gold Hill Water Co. stock.	75,000 00	18,000 00	10,000 00
California Powder Company stock	33,400 00	33,400 00	9,750 00

Total amount \$150,900 00 \$95,780 00 \$55,750 00

55,750 00

Interest due and accrued thereon 294 78

Taxes and street assessments on real estate (secured by original mortgage) 1,897 57

Cash in office of company 5,617 28

Cash in Bank—Bank of California. \$19,637 53

Sather & Co. 32,025 00

Laidlaw & Co., New York 12,924 00

Union National Bank, Chicago 12,870 00

Franklyn Bank, Cincinnati, Ohio 6,750 00

84,206 53

Premiums in due course of collection 27,234 81

Net balance in hands of managers and in course of transmission 25,584 62

Bills receivable taken for premiums 26,467 15

Rents due and accrued 125 00

Total admitted Assets \$747,488 45

Items Unadmitted.

Office furniture.	\$5,979 12
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LIABILITIES.

Losses adjusted and unpaid.	\$38,983 66	
Losses in process of adjustment.	100,888 32	
Losses resisted.	4,000 00	
Gross amount of unpaid losses	\$143,871 98	
Deduct reinsurance thereon	28,900 00	
Net amount of unpaid losses		\$114,971 98
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$207,476 31	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	7,237 44	
Reinsurance at 50 per cent. on inland navigation risks	28,313 50	
Reinsurance at 100 per cent. on marine risks	9,291 15	
Amount required to safely reinsure all outstanding risks		252,318 40
Cash dividends unpaid		782 47
Due for borrowed money.		25,000 00
Marine bills payable.		1,842 21
Individual accounts		2,773 24
Liabilities, except paid-up capital and net surplus.		\$397,688 30
Paid-up capital		300,000 00
Net surplus.		49,800 15
Total Liabilities		\$747,488 45
Surplus as regards policy-holders.	\$349,800 15	

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums	\$521,667 77	\$147,308 54	
Deduct reinsurance, rebate, and return premiums.	43,028 38	29,856 28	
Net cash received for premiums	\$478,639 39	\$117,452 26	\$596,091 65
Interest on bonds, including dividends on stocks.			33,385 04
Received for rents and marine policy fees.			22,427 00
Total cash Income			\$651,903 69

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses	\$314,812 62	\$112,404 90	
Deduct salvage and reinsurance.	37,576 31	16,368 95	
Net cash paid for losses	\$277,236 31	\$96,035 95	\$373,272 26
Cash dividends paid			62,699 34
Paid for commissions or brokerage.			78,232 33
Paid for salaries, fees, and other charges of officers			42,947 68
Paid for taxes.			9,503 19
Printing, advertising, and supplies			70,182 82
Total cash Expenditures.			\$636,837 62

BALANCE SHEET.

Assets at beginning of year	\$661,808 81	Expenditures as above stated	\$636,837 62
Income as above stated	651,903 69	Assets at end of year	747,488 45
Balance as per schedule	70,613 57		
Total	\$1,384,326 07	Total	\$1,384,326 07

Schedule.

Increase in uncollected premiums	\$3,639 31		
Increase in bills receivable	4,227 40		
Increase in accrued interest	770 07		
Borrowed money	25,000 00		
Increase in value of real estate	60,000 00		
Taxes deposited by mortgagors	1,380 25		
Over-payments of agents and others	1,248 59		
Realized from doubtful debts	1,045 95		
Depreciation of securities		\$26,573 00	
Decrease in accrued rents		125 00	
Balance		70,613 57	
Total	\$97,311 57		\$97,311 57

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$31,459,551 00	\$495,155 05
Risks written during the year	35,047,212 00	514,989 28
Total risks and premiums	\$66,506,763 00	\$1,010,144 33
Deduct those expired and marked off as terminated	37,921,018 00	556,032 96
Gross amount in force at the end of the year	\$28,585,745 00	\$454,111 37
Deduct amount reinsured	2,115,969 00	30,148 52
Net amount in force at the end of the year	\$26,469,776 00	\$423,962 85
Amount in force—		
Having not more than one year to run	\$25,476,276 00	\$414,952 62
Having more than one, and not more than three, years to run,	993,500 00	9,010 23

	MARINE & INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$1,043,851 00	\$66,114 12
Risks written during the year	5,242,597 00	155,054 39
Total risks and premiums	\$6,286,448 00	\$221,168 51
Deduct those expired and marked off as terminated	5,161,788 00	144,678 81
Gross amount in force at the end of the year	\$1,124,660 00	\$76,489 70
Deduct amount reinsured	176,541 00	10,571 55
Net amount in force at the end of the year	\$948,119 00	\$65,918 15

General Interrogatories.

Total premiums received from organization of the company to date	\$4,011,329 00
Total losses paid from organization to date	2,767,422 00
Total cash dividends declared since the company commenced business	613,000 00
Total losses incurred during the year	454,247 38
Total amount of company's stock owned by the directors, at par value	76,000 00
Total amount loaned to officers and directors	26,000 00
Total amount loaned to stockholders not officers	3,000 00
Amount deposited in Oregon for the benefit of policy-holders of that State	50,000 00

Business in Kentucky During the Year.

CURRENCY.

Fire risks taken	\$224,720 00
Premiums received	2,331 71
Losses incurred	3,424 03
Losses paid	3,424 03
Paid for taxes	64 97

FIREMEN'S INSURANCE COMPANY.

*(Located in Dayton, Ohio. Incorporated April, 1856; commenced business April, 1856.)*S. CRAIGHEAD, *President.*J. S. MILES, *Secretary.*

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Loans on bond and mortgage	\$90,807 02
Interest due and accrued thereon	7,186 25
Value of lands mortgaged	\$305,550 00
Buildings (insured for \$93,800)	151,700 00
Total value of mortgaged premises	\$457,250 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$120,000 00	\$147,000 00	
Dayton, Ohio, bonds	27,000 00	27,000 00	
Wapokanita bonds	5,000 00	5,000 00	
Troy bonds	5,000 00	5,000 00	
Dark County bonds	2,000 00	2,000 00	
Montgomery County bonds	350 00	350 00	
Dayton Music Hall bonds	6,000 00	6,000 00	
Merchants' National Bank, Cincinnati, stock	13,500 00	16,470 00	
Dayton, Ohio, National Bank stock	2,200 00	2,970 00	
Total par and market value	\$181,050 00	\$211,790 00	211,790 00
Interest due and accrued thereon not included in market value			1,085 48

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Eagle White Lead Co, Cinn., stock	\$10,000 00	\$17,500 00	\$10,000 00
Cooper Hy. Co. & Day. Nat. Bank st'k,	10,000 00	16,500 00	10,000 00
Cooper Hydraulic Co. stock	12,500 00	25,000 00	10,000 00
Farmers' Nat. Bank, Greenville, stock	10,200 00	17,850 00	12,000 00
2d Nat. Bank, Dayton, stock	2,000 00	2,800 00	2,000 00
City of Dayton coupon bond	7,000 00	7,000 00	7,000 00
Total amount	\$51,700 00	\$86,650 00	\$51,000 00
			51,000 00

Interest due and accrued thereon	\$646 08
Cash in office of company	753 08
Cash in bank—Winters & Son, Dayton	\$6,646 91
Merchants' National Bank, Cincinnati	1,000 00
	<hr/> 7,646 91
Gross premiums in due course of collection	17,966 10
Bills receivable taken for premiums	1,406 34
Total admitted Assets	<hr/> <hr/> \$390,287 26

Items Unadmitted.

Office furniture	<hr/> \$1,909 38
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LIABILITIES.

Losses adjusted and unpaid	\$426 02
Losses in process of adjustment	859 17
Losses resisted	2,382 50
	<hr/>
Amount of unpaid losses	\$3,667 69
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$39,731 75
Reinsurance <i>pro rata</i> on fire risks running more than one year	29,743 24
	<hr/>
Amount required to safely reinsure all outstanding risks	69,474 99
Cash dividends unpaid	77 00
Brokerage and other charges due	1,995 60
Reinsurance due other companies	499 72
	<hr/>
Liabilities, except paid-up capital and net surplus	\$75,715 00
Paid-up capital	250,000 00
Net surplus	64,572 26
	<hr/>
Total Liabilities	\$390,287 26
Surplus as regards policy-holders	<hr/> \$314,572 26

INCOME.

Gross cash received for premiums	\$114,062 08
Deduct reinsurance, rebate, and return premiums	19,564 42
	<hr/>
Net cash received for premiums	\$94,497 66
Interest on bonds, including dividends on stocks	23,631 33
	<hr/>
Total cash Income	\$118,128 99

EXPENDITURES.

Gross cash paid for losses	\$25,173 07
Deduct salvage and reinsurance	613 11
	<hr/>
Net cash paid for losses	\$24,559 96
Cash dividends paid	25,085 40
Paid for commissions or brokerage	14,627 41
Paid for salaries, fees, and other charges of officers	11,568 80
Paid for taxes	3,350 81
Printing, advertising, and supplies	7,611 54
	<hr/>
Total cash Expenditures	\$86,803 92

BALANCE SHEET.

Assets at beginning of year	\$352,508 26	Expenditures as above stated	\$86,803 92
Income as above stated	118,128 99	Assets at end of year	390,287 26
Balance as per schedule	6,453 93		
Total	\$477,091 18	Total	\$477,091 18

Schedule.

Appreciation in securities	\$3,053 34		
Increase in uncollected premiums	3,380 40		
Increase in bills receivable for premiums	201,71		
Decrease in interest due and accrued			\$181 52
Balance			6,453 93
Total	\$6,635 45		\$6,635 45

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$10,909,491 00	\$139,391 52
Risks written during the year	8,299,133 00	117,644 19
Total risks and premiums	\$19,208,624 00	\$257,035 71
Deduct those expired and marked off as terminated	7,667,368 00	113,340 72
Gross amount in force at the end of the year	\$11,541,256 00	\$143,694 99
Deduct amount reinsured	103,550 00	1,612 17
Net amount in force at the end of the year	\$11,437,706 00	\$142,082 82
Amount in force—		
Having not more than one year to run	\$7,562,159 00	\$98,508 26
Having more than one, and not more than three, years to run,	3,245,983 00	35,605 30
Having more than three years to run	629,564 00	7,969 26

General Interrogatories.

Total premiums received from organization of the company to date	\$880,081 85
Total losses paid from organization to date	281,649 06
Total cash dividends declared since the company commenced business	258,585 40
Total losses incurred during the year	25,525 85
Total amount of company's stock owned by the directors, at par value	62,300 00
Total amount loaned to officers and directors	2,000 00
Total amount loaned to stockholders not officers	6,000 00

Business in Kentucky During the Year.

Fire risks taken	\$156,241 00
Premiums received	2,657 00
Losses incurred	50 00
Losses paid	50 00
Paid for taxes	104 88

FIREMEN'S INSURANCE COMPANY.

*(Located in Newark, New Jersey. Incorporated December, 1855; commenced business December, 1855.)*S. R. W. HEATH, *President.*D. H. DUNHAM, *Secretary.*

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Value of real estate owned	\$64,924 68
Loans on bond and mortgage	748,818 00
Interest accrued thereon	17,778 92
Value of mortgaged premises (insured for \$1,168,707 00).	\$2,000,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Somerset County, N. J., bonds	\$13,486 66	\$13,486 66	
Morris and Essex R. R. bonds	11,800 00	12,095 00	
First National Bank stock	10,000 00	12,000 00	
Newark City National Bank stock	2,450 00	3,675 00	
American Insurance Company stock	3,255 00	3,743 25	
Total par and market value	\$40,991 66	\$44,999 91	44,999 91

Interest due and accrued thereon, not included in market value	501 10
Cash in office of company	7,873 89
Cash in bank—Newark City National Bank	6,852 67
Gross premiums in due course of collection	7,808 33
Rents due and accrued	548 33

Total admitted Assets	\$900,105 83
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LIABILITIES.

Losses in process of adjustment	\$9,197 26
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$105,476 63
Reinsurance <i>pro rata</i> on fire risks running more than one year	20,456 81

Amount required to safely reinsure all outstanding risks	125,933 44
Amount reclaimable on perpetual fire risks	273 60
Scrip dividends unpaid	4,008 00
Interest due and declared remaining unpaid	1,084 62
Brokerage and other charges due	895 77

Liabilities, except paid-up capital and net surplus	\$141,392 69
Paid-up capital	400,000 00
Net surplus	358,713 14

Total Liabilities	\$900,105 83
Surplus as regards policy-holders	\$758,713 14

INCOME.

Gross cash received for premiums	\$240,527 95
Deduct reinsurance, rebate, and return premiums	7,100 04
Net cash received for premiums	\$233,427 91
Interest on bonds, including dividends on stocks	49,077 05
Received for rents	1,555 36
Total cash Income	\$284,060 32

EXPENDITURES.

Gross cash paid for losses	\$52,336 39
Deduct salvage and reinsurance	233 91
Net cash paid for losses	\$52,102 48
Cash dividends paid	40,158 20
Interest to scrip-holders	182 29
Scrip redeemed	706 00
Profit dividend to holders of participating policies	45,997 70
Paid for commissions or brokerage	22,972 80
Paid for salaries, fees, and other charges of officers	16,613 00
Paid for taxes	2,599 46
Miscellaneous expenses	7,198 67
Total cash Expenditures	\$188,530 60

BALANCE SHEET.

Assets at beginning of year	\$798,960 11	Expenditures as above stated	\$188,530 60
Income as above stated	284,060 32	Assets at end of year	900,105 83
Balance as per schedule	5,616 00		
Total	\$1,088,636 43	Total	\$1,088,636 43

Schedule.

Increase in accrued interest	\$3,461 80		
Increase in accrued rents	548 33		
Bills receivable unadmitted in 1874, realized in 1875	1,140 36		
Increase in value of securities	709 00		
Decrease in uncollected premiums			\$243 49
Balance			5,616 00
Total	\$5,859 49		\$5,859 49

MISCELLANEOUS.

Scrip.

Scrip not actually delivered	\$4,008 00
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Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$25,321,501 00	\$241,750 47
Risks written during the year	29,724,867 00	244,611 31
Total risks and premiums	\$55,046,368 00	\$486,361 78
Deduct those expired and marked off as terminated	27,387,188 00	234,926 80
Gross amount in force at the end of the year	\$27,659,180 00	\$251,434 98
Deduct amount reinsured	47,275 00	468 19
Net amount in force at the end of the year	\$27,611,905 00	\$250,966 79

Amount in force—

Having not more than one year to run	\$25,280,658 00	\$221,446 34
Having more than one, and not more than three, years to run,	1,749,156 00	21,540 76
Having more than three years to run	569,091 00	7,958 41
Perpetual risks and premiums	13,000 00	21 28

General Interrogatories.

Total premiums received from organization of the company to date	\$1,918,186 97
Total losses paid from organization to date	538,263 68
Total cash dividends declared since the company commenced business	246,500 00
Total losses incurred during the year	56,229 89
Total amount of company's stock owned by the directors, at par value	229,780 00
Total dividends declared, payable in stock	250,000 00

Business in Kentucky During the Year.

Fire risks taken	\$81,450 00
Premiums received	1,176 50

FIREMEN'S FUND INSURANCE COMPANY.

*(Located in New York City. Incorporated May, 1858; commenced business May, 1858.)*J. D. SPARKMAN, *President.*W. R. WADSWORTH, *Secretary.*

CAPITAL.

Paid up in cash	\$150,000 00
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ASSETS.

Loans on bond and mortgage	\$21,400 00
Interest accrued thereon	250 33
Value of lands mortgaged	\$25,000 00
Buildings (insured for \$22,500)	20,000 00
Total value of mortgaged premises	\$45,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds, registered	\$125,000 00	\$146,250 00	
U. S. 5-20 bonds, coupon	27,000 00	31,590 00	
Buffalo, N. Y., and Erie first mortgage R. R. bonds	6,000 00	5,255 41	
Total par and market value	\$158,000 00	\$183,095 41	183,095 41

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Manufacturers' Nat. Bank, N. Y., stock	\$1,500 00	\$1,650 00	\$1,500 00	
Metropolitan Insurance Co. stock	6,000 00	4,800 00	1,000 00	
Williamsburg City Fire Ins. Co. stock	300 00	420 00	300 00	
Total amount	\$7,800 00	\$6,870 00	\$2,800 00	2,800 00

Interest due and accrued thereon	\$1 80
Cash in office of company	3,044 26
Cash in bank—National Park Bank	\$6,252 09
Manufacturers' National Bank.	2,725 33
	<hr/> 8,977 42
Gross premiums in due course of collection	10,530 76
	<hr/>
Total admitted Assets	<u>\$230,099 98</u>

LIABILITIES.

Losses adjusted and unpaid.	\$2,500 00
Losses in process of adjustment	4,500 00
	<hr/>
Amount of unpaid losses	\$7,000 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$36,676 90
Reinsurance <i>pro rata</i> on fire risks running more than one year.	514 67
	<hr/>
Amount required to safely reinsure all outstanding risks	37,191 57
Due and accrued for salaries, rents, advertising, &c.	765 00
Brokerage and other charges due	1,580 00
	<hr/>
Liabilities, except paid-up capital and net surplus	\$46,536 57
Paid-up capital	150,000 00
Net surplus	33,563 41
	<hr/>
Total Liabilities	\$230,099 98
Surplus as regards policy-holders	\$183,563 41

INCOME.

Gross cash received for premiums.	\$77,885 23
Deduct reinsurance, rebate, and return premiums	3,765 52
	<hr/>
Net cash received for premiums	\$74,119 71
Interest on bonds	16,963 05
	<hr/>
Total cash Income	<u>\$91,082 76</u>

EXPENDITURES.

Gross cash paid for losses	\$42,950 32
Deduct salvage and reinsurance.	140 00
	<hr/>
Net cash paid for losses	\$42,810 32
Cash dividends paid	15,000 00
Paid for commissions or brokerage.	12,652 91
Paid for salaries, fees, and other charges of officers	13,520 99
Paid for taxes.	1,045 47
Printing, advertising, and supplies.	3,979 54
Rents	4,600 00
Interest on borrowed money	17 11
	<hr/>
Total cash Expenditures.	<u>\$93,626 34</u>

BALANCE SHEET.

Assets at beginning of year	\$239,093 61	Expenditures as above stated	\$93,626 34
Income as above stated	91,082 76	Balance as per schedule	6,450 05
		Assets at end of year	230,999 98
Total	\$330,176 37	Total	\$330,176 37

Schedule.

	1874.	1875.
Interest due and accrued	\$4,497 88	\$252 13
Premiums uncollected	12,735 06	10,530 76
Balance		6,450 05
Total	\$17,232 94	\$17,232 94

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,557,529 00	\$83,918 23
Risks written during the year	8,976,920 00	80,178 60
Total risks and premiums	\$17,534,449 00	\$164,096 83
Deduct those expired and marked off as terminated	9,589,675 00	89,900 83
Gross amount in force at the end of the year	\$7,944,774 00	\$74,196 00
Deduct amount reinsured	129,531 00	907 16
Net amount in force at the end of the year	\$7,815,243 00	\$73,288 84
Amount in force—		
Having not more than one year to run	\$7,737,568 00	\$72,446 64
Having more than one, and not more than three, years to run,	77,675 00	842 20

General Interrogatories.

Total premiums received from organization of the company to date	\$1,192,321 31
Total losses paid from organization to date	719,205 98
Total cash dividends declared since the company commenced business	68,250 00
Total losses incurred during the year	38,200 00
Total amount of company's stock owned by the directors, at par value	72,590 00
Total amount loaned to officers and directors	17,500 00

Business in Kentucky During the Year.

Fire risks taken	\$129,000 00
Premiums received	1,302 40
Losses incurred	1,200 00
Losses paid	1,200 00
Paid for taxes	21 00

FRANKLIN INSURANCE COMPANY.

(Located in Indianapolis, Indiana. Incorporated February, 1851; commenced business October, 1871.)

JOHN C. SHOEMAKER, *President.*

JOHN A. CHILD, *Secretary.*

CAPITAL.

Paid up in cash \$246,270 50

ASSETS.

Value of real estate owned \$103,489 95

Loans on bond and mortgage 65,173 78

Interest due and accrued thereon 1,653 99

Value of lands mortgaged \$156,430 00

Buildings (insured for \$32,500) 60,000 00

Total value of mortgaged premises \$216,430 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Columbus, Indiana, bonds	\$25,000 00	\$25,000 00
Indianapolis Cotton Manufacturing Co. bonds	10,000 00	10,000 00
Martin County, Indiana, bonds	5,000 00	5,000 00
Butsch, Dickson & Rush bonds	12,000 00	12,000 00

Total par and market value \$52,000 00

52,000 00

Interest due and accrued thereon not included in market value 1,956 93

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
1st Nat. Bank Newport, Ind., stock	\$4,000 00	\$4,400 00	\$3,423 89
Meridian National Bank stock	17,700 00	21,240 00	14,031 92
Indianapolis Sentinel Co. stock	30,000 00	30,000 00	19,862 89
Indianapolis Rolling Mill Co. stock	37,000 00	29,600 00	17,467 24
Bank of Commerce stock	10,250 00	11,789 50	9,654 04
Franklin Gas Company stock	1,300 00	1,625 00	1,069 76
Citizens' St. Railway, Indianapolis, b'ds,	14,500 00	11,600 00	7,560 85
J., M. & I. 2d mortg. R. R. bonds	5,000 00	3,750 00	3,426 21
Geisendorff & Thalman 1st mortg. b'ds,	5,000 00	4,500 00	2,843 29

Total amount \$124,750 00

\$118,504 50

\$79,370 09

79,370 09

Cash in office of company 3,629 12

Cash in bank 29,686 87

Premiums in due course of collection 28,058 45

Bills receivable taken for premiums 2,934 74

Total admitted Assets \$367,953 92

LIABILITIES.

Losses adjusted and unpaid	\$16,144 01
Losses in process of adjustment	2,500 00

Amount of unpaid losses \$18,644 01

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$70,319 21
Reinsurance <i>pro rata</i> on fire risks running more than one year	16,594 71

Amount required to safely reinsure all outstanding risks 86,913 92

Liabilities, except paid-up capital and net surplus \$105,557 93

Paid-up capital	\$246,270 50
Net surplus	16,125 49
Total Liabilities	\$367,953 92
Surplus as regards policy-holders	\$262,395 99

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums	\$186,600 01	\$756 55
Deduct reinsurance, rebate, and return premiums	22,055 14	
Net cash received for premiums	\$164,544 87	\$756 55
Interest on bonds		\$165,301 42
Received for rents		20,986 97
		3,591 27
Total cash Income		\$189,879 66

EXPENDITURES.

Gross cash paid for losses (fire)	\$89,995 16
Deduct salvage and reinsurance	893 86
Net cash paid for losses	\$89,101 30
Cash dividends paid	36,252 32
Paid for commissions or brokerage	33,285 61
Paid for salaries, fees, and other charges of officers	14,361 20
Paid for taxes	5,528 51
Printing, advertising, and supplies	14,049 04
Total cash Expenditures	\$192,577 98

BALANCE SHEET.

Assets at beginning of year	\$360,931 20	Expenditures as above stated	\$192,577 98
Income as above stated	189,879 66	Assets at end of year	367,953 92
Balance as per schedule	9,721 04		
Total	\$560,531 90	Total	\$560,531 90

Schedule.

Increase of capital	\$170 50
Increase in real estate account	7,443 00
Increase in interest account	893 08
Bills receivable	2,934 74
Premium on gold	521 87
Error of company in statement of assets	990 54
Agency balances considered doubtful	\$3,232 69
Balance	9,721 04
Total	\$12,953 73
	\$12,953 73

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,673,149 00	\$140,252 24
Risks written during the year.	12,551,367 00	186,600 01
Total risks and premiums	\$21,224,516 00	\$326,852 25
Deduct those expired and marked off as terminated.	10,567,635 00	154,850 86
Gross amount in force at the end of the year	\$10,656,881 00	\$172,001 39
Deduct amount reinsured.	109,973 00	1,634 21
Net amount in force at the end of the year.	\$10,546,908 00	\$170,367 18
Amount in force—		
Having not more than one year to run	\$8,502,784 00	\$140,638 42
Having more than one, and not more than three, years to run,	1,671,263 00	22,655 71
Having more than three years to run.	372,861 00	7,073 05

	INLAND RISKS.	PREMIUMS.
Risks written during the year	\$134,329 00	\$756 55
Deduct those expired and marked off as terminated	134,329 00	756 55

General Interrogatories.

Total premiums received from organization of the company to date	\$444,739 65
Total losses paid from organization to date	185,844 07
Total cash dividends declared since the company commenced business	55,717 12
Total losses incurred during the year	93,184 88
Total amount of company's stock owned by the directors, at par value	104,000 00
Total amount loaned to officers and directors	56,247 12
Total amount loaned to stockholders not officers	56,902 93

Business in Kentucky During the Year.

Fire risks taken	\$248,281 00
Premiums received	3,329 07
Losses incurred	682 00
Losses paid	682 00
Paid for taxes	94 29

FRANKLIN INSURANCE COMPANY.

(Located in St. Louis, Mo. Incorporated February, 1855; commenced business May, 1855.)

C. F. MEYER, President.

LOUIS DEUSTROW, Secretary.

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
State of Missouri bonds	\$200,000 00	\$205,000 00
K. P. R. R. first mortgage bonds	22,000 00	13,800 00
L. R. R. first mortgage bonds	2,500 00	2,525 00
B. W. Co. first mortgage bonds	400 00	400 00
Third National Bank, St. Louis, stock	1,800 00	1,620 00
Mercantile Bank, St. Louis, stock	1,000 00	800 00
National Bank State of Missouri stock	500 00	380 00
Total par and market value	<u>\$228,200 00</u>	<u>\$223,925 00</u>

\$223,925 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
German Bank, St. Louis, stock	\$6,500 00	\$1,950 00	\$6,000 00
Chamber of Commerce stock	1,000 00	900 00	
St. Louis R. R. stock	2,100 00	2,205 00	
Deeds of Trust improved property		2,795 00	3,000 00
Saline County, Mo., bonds	2,000 00	2,000 00	
Morgan County, Mo., bonds	1,000 00	1,000 00	
City of Louisiana, Mo., bonds	500 00	500 00	5,000 00
Camp Spring, Mill Co., Mo., stock	8,000 00	5,600 00	
U. S. Savings Instit., St. Louis, stock	5,000 00	3,250 00	
German Savings Instit., St. Louis, stock	200 00	330 00	2,000 00
St. Louis R. R. stock	2,500 00	2,625 00	
Franklin Savings Institution stock	500 00	250 00	
Franklin Savings Institution stock	1,000 00	500 00	4,500 00
Phoenix Insurance Company stock	5,400 00	4,220 00	
Franklin Savings Institution stock	11,400 00	5,700 00	
Total amount	<u>\$47,100 00</u>	<u>\$33,825 00</u>	<u>\$26,330 00</u>

26,330 00

Cash in office of company 1,109 78

Cash in bank—Franklin Savings Institution 27,257 74

Gross premiums in due course of collection 18,788 48

Total admitted Assets \$297,411 00

Items Unadmitted.

Personal security loan	\$932 00
Loans on company's own stock	5,670 00
Total	<u>\$6,602 00</u>

LIABILITIES.

Losses adjusted and unpaid	\$1,911 32
Losses in process of adjustment	6,332 00
Losses resisted	500 00

Amount of unpaid losses \$8,743 32

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$47,824 44
Reinsurance <i>pro rata</i> on fire risks running more than one year	8,143 84
Amount required to safely reinsure all outstanding risks	\$55,968 28
Brokerage and other charges due	3,757 60
Liabilities, except paid-up capital and net surplus	\$68,469 20
Paid-up capital	200,000 00
Net surplus	28,941 80
Total Liabilities	\$297,411 00
Surplus as regards policy-holders	\$228,941 80

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums	\$171,940 59	\$16,637 58
Deduct reinsurance, rebate, and return premiums	64,606 97	779 22
Net cash received for premiums	\$107,333 62	\$15,858 36
Interest on bonds, including dividends on stocks		14,100 75
Total cash Income		\$137,292 73

EXPENDITURES.

	FIRE.	INLAND.
Gross cash paid for losses	\$78,746 02	\$6,058 47
Deduct salvage and reinsurance	25,362 20	1,633 33
Net cash paid for losses	\$53,383 82	\$4,425 14
Cash dividends paid		40,000 00
Paid for commissions or brokerage		14,368 30
Paid for salaries, fees, and other charges of officers		4,860 00
Paid for taxes		4,355 36
Printing, advertising, supplies, &c.		12,060 81
Total cash Expenditures		\$133,453 43

BALANCE SHEET.

Assets at beginning of year	\$283,658 30	Expenditures as above stated	\$133,453 43
Income as above stated	137,292 73	Assets at end of year	297,411 00
Balance as per schedule	9,913 40		
Total	\$430,864 43	Total	\$430,864 43

Schedule.

Increase in uncollected premiums	\$6,909 52		
Appreciation of bonds	9,605 88		
Items not admitted			\$6,602 00
Balance			9,913 40
Total	\$16,515 40		\$16,515 40

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$5,426,592 00	\$95,326 92
Risks written during the year	10,028,088 00	176,543 53
Total risks and premiums	\$15,454,680 00	\$271,870 45
Deduct those expired and marked off as terminated	7,256,337 00	125,512 85
Gross amount in force at the end of the year	\$8,198,343 00	\$146,357 60
Deduct amount reinsured.	1,720,341 00	34,421 04
Net amount in force at the end of the year	\$6,478,002 00	\$111,936 56
Amount in force—		
Having not more than one year to run	\$5,575,776 00	\$95,648 89
Having more than one, and not more than three, years to run,	602,026 00	9,804 30
Having more than three years to run	300,200 00	6,483 37

	INLAND RISKS.	PREMIUMS.
Risks written during the year.	\$2,426,413 00	\$16,637 58
Deduct those expired and marked off as terminated	2,426,413 00	16,637 58

General Interrogatories.

Total net premiums received from organization of the company to date . . .	\$919,680 46
Total losses paid from organization to date	839,763 29
Total cash dividends declared since the company commenced business. . . .	228,911 20
Total losses incurred during the year.	66,552 28
Total amount of company's stock owned by the directors, at par value . . .	35,400 00

Business in Kentucky During the Year.

Fire Risks taken	\$164,000 00
Premiums received	2,117 68
Losses paid.	579 47
Paid for taxes	56 10

FRANKLIN FIRE INSURANCE COMPANY.

(Located in Philadelphia, Pennsylvania. Incorporated April, 1829; commenced business June, 1829.)

ALFRED G. BAKER, *President.*THEODORE M. REGER, *Secretary.*

CAPITAL.

Paid up in cash \$400,000 00

ASSETS.

Value of real estate owned \$135,000 00

Loans on bond and mortgage 2,327,886 93

Interest due and accrued thereon 35,519 98

Value of mortgaged premises (insured for \$2,427,130 00). \$5,111,095 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds, 1881	\$5,000 00	\$6,200 00
U. S. 5-20 bonds	175,000 00	203,000 00
U. S. 10-40 bonds	40,000 00	47,100 00
Alabama State bonds	10,000 00	4,000 00
Mississippi State warrants	15,000 00	12,750 00
New Jersey exemption bonds	5,000 00	5,250 00
Philadelphia 6 per cent. bonds, new	50,000 00	53,500 00
Pittsburgh 7 per cent. bonds	10,000 00	10,750 00
Cincinnati 7-30 bonds	4,000 00	4,200 00
Cincinnati 6 per cent. bonds	6,000 00	5,700 00
Rochester 7 per cent. bonds	6,000 00	6,120 00
Camden 6 per cent. bonds	1,000 00	1,000 00
West Jersey Railroad 7 per cent. bonds	9,500 00	10,093 75
Reading Railroad bonds	8,000 00	7,1435 00
Pennsylvania Railroad 1st mortgage bonds	15,000 00	15,450 00
Harrisburg, P. L. & Mt. Joy Railroad bonds	25,000 00	25,250 00
Hesterville, M. & F. Railroad bonds	8,000 00	7,400 00
American Steamship Company bonds	10,000 00	8,000 00
Commercial National Bank stock	5,000 00	6,250 00
Continental Hotel Company preferred stock	1,600 00	1,504 00

Total par and market value \$400,100 00 \$440,952 75

440,952 75

Interest due and accrued thereon not included in market value 900 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
U. S. bonds	\$9,000 00	\$11,000 00	\$7,500 00
U. S. bonds	1,000 00	1,160 00	1,000 00
Lehigh Valley R. R. bonds	1,000 00	1,060 00	900 00
Hesterville, M. & F. P. R. W. bonds	1,000 00	920 00	200 00
Hesterville, M. & F. P. R. W. bonds	5,000 00	4,600 00	4,500 00
Cincinnati 7-30 bonds	3,000 00	3,150 00	
Wilmington & Reading 1st mort. bonds	6,000 00	2,580 00	2,000 00
Lehigh Valley R. R. stock	5,000 00	6,250 00	5,000 00
United Cos. of New Jersey stock	10,000 00	13,450 00	8,000 00
Pennsylvania R. R. stock	10,050 00	10,633 00	8,200 00
Fidelity Trust & Safe Deposit Co. stock	3,000 00	4,020 00	2,000 00
West Philadelphia P. R. W. Co. stock	3,500 00	7,700 00	5,750 00

Total amount \$57,550 00 \$66,543 00 \$45,050 00

45,050 00

Interest due and accrued thereon 648 16

Cash in office of company 16,597 36

Cash in bank—Commercial Bank \$22,139 98

Girard 13,342 46

Farmers & Mechanics' 27,077 80

Fidelity 72,785 37

Philadelphia 94,072 05

Pennsylvania Trust Company 3,074 63

232,492 29

Gross premiums in due course of collection	\$73,421 14
Reinsurance deposit premiums	356 25
Total admitted Assets.	<u>\$3,308,824 86</u>

LIABILITIES.

Losses adjusted and unpaid.	\$23,061 87
Losses in process of adjustment.	21,666 67
Losses resisted.	6,337 20

Amount of unpaid losses	\$51,065 74
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$482,453 08
Reinsurance <i>pro rata</i> on fire risks running more than one year	281,143 02

Amount required to safely reinsure all outstanding risks	763,596 10
Amount reclaimable on perpetual fire risks	1,411,908 29
Cash dividends unpaid	544 00
Brokerage and other charges due	12,183 75

Liabilities, except paid-up capital and net surplus	\$2,239,297 88
Paid-up capital	400,000 00
Net surplus.	669,526 98

Total Liabilities	\$3,308,824 86
Surplus as regards policy-holders	\$1,069,526 98

INCOME.

Gross cash received for premiums	\$1,173,107 24
Deduct reinsurance, rebate, and return premiums	125,114 71

Net cash received for premiums	\$1,047,992 53
Interest on bonds, including dividends on stock	164,584 65
Received for rents	246 50
Surveys, policies and transfer fees	6,711 50

Deposit premiums on perpetual fire risks received	\$99,078 19
Total cash Income	<u>\$1,219,535 18</u>

EXPENDITURES.

Cash paid for losses	\$586,236 99
Cash dividends paid (gold)	127,552 00
Paid for commissions or brokerage.	155,693 34
Paid for salaries, fees, and other charges of officers.	107,064 12
Paid for taxes	38,230 67
Loss expenses, surveys, and miscellaneous	18,012 77
Agency expenses	129,178 68
Interest on borrowed money	11,636 37
Deposit premiums on perpetual fire risks returned.	\$46,578 44

Total cash Expenditures.	<u>\$1,173,604 94</u>
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BALANCE SHEET.

Assets at beginning of year	\$3,308,856 80	Expenditures as above stated	\$1,173,604 94
Income as above stated	1,219,535 18	Balance as per schedule	45,962 18
		Assets at end of year	3,308,824 86
Total	\$4,528,391 98	Total	\$4,528,391 98

Schedule.

Deposit premiums on perpetual fire risks returned		\$46,578 44
Money on deposit returned		114,500 00
Defaulting agents' accounts		7,602 75
Decrease in interest account		1,637 66
Deposit premiums on perpetual fire risks received	\$99,078 19	
Premium on gold	68 00	
Appreciation of stocks	5,210 37	
Increase in value of real estate	20,000 11	
Balance	45,962 18	
Total	\$170,318 85	\$170,318 85

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$164,553,811 00	\$3,061,995 30
Risks written during the year	82,285,665 00	1,272,183 43
Total risks and premiums	\$246,839,476 00	\$4,334,178 73
Deduct those expired and marked off as terminated	81,458,658 00	1,448,873 08
Amount in force at the end of the year	\$165,380,818 00	\$2,885,305 65
Amount in force—		
Having not more than one year to run	\$77,166,919 00	\$964,906 16
Having more than one, and not more than three, years to run,	23,635,522 00	315,979 02
Having more than three years to run	6,620,318 00	101,008 88
Perpetual risks and premiums	57,958,059 00	1,503,411 59

General Interrogatories.

Total premiums received from organization of the company to date	\$17,292,402 91
Total losses paid from organization to date	9,897,157 12
Total cash dividends declared since the company commenced business	3,324,000 00
Total losses incurred during the year	586,236 99
Total amount of company's stock owned by the directors, at par value	56,500 00
Total amount loaned to stockholders not officers	30,250 00
Amount deposited in various States for the benefit of policy-holders of those States	25,000 00
In the State of Alabama	\$10,000 00
In the State of Mississippi	15,000 00

Business in Kentucky During the Year.

Fire risks taken	\$2,500,244 00
Premiums received	44,004 27
Losses incurred	16,142 50
Losses paid	16,142 50
Paid for taxes	1,334 32

GERMAN AMERICAN INSURANCE COMPANY.

(Located in New York City. Incorporated March, 1872; commenced business March, 1872.)

EMIL OELBERMANN, President.

JAMES A. SILVEY, Secretary.

CAPITAL.

Paid up in cash \$1,000,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. currency bonds	\$360,000 00	\$441,000 00
U. S. 5 per cent. coupon bonds.	342,000 00	407,260 00
U. S. 5-20 registered bonds.	202,000 00	237,780 00
U. S. 6 per cent. coupon bonds.	36,000 00	41,040 00
U. S. 6 per cent. registered bonds.	20,000 00	23,000 00
U. S. 10-40 registered bonds.	40,000 00	46,800 00
Missouri State 6 per cent. bonds	50,000 00	50,000 00
Brooklyn City 6 per cent. Water bonds	59,000 00	59,000 00
Brooklyn City 6 per cent. Park bonds	11,000 00	11,000 00
New York 7 per cent. assessment bonds.	40,000 00	40,000 00
New York Central Railroad 6 per cent. bonds, 1883	50,000 00	50,750 00
Central Pacific first mortgage gold bonds	40,000 00	42,000 00
Union Pacific first mortgage gold bonds.	25,000 00	25,750 00
Louisville and Portland Canal bonds	6,000 00	6,000 00

Total par and market value \$1,281,000 00 \$1,474,380 00

\$1,474,380 00

Interest due and accrued thereon not included in market value 1,146 66

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
City of Providence water bonds	\$11,000 00	\$11,000 00	\$10,000 00
Mechanics' National Bank stock.	7,025 00	8,783 00	5,000 00
Erie Railroad 4th mortg. bonds	20,000 00	19,200 00	15,000 00
Louisville 6 per cent. bonds	6,000 00	6,000 00	5,000 00
California & Oregon Railroad bonds	53,000 00	49,290 00	30,000 00
Milwaukee & St. Paul R. R. gold bonds,	118,000 00	110,920 00	62,000 00
College Point Water Loan bonds.	48,000 00	48,000 00	40,000 00
New York & Harlem R. R. stock.	5,000 00	6,500 00	5,000 00
U. S. 5-20 coupon bonds.	15,000 00	17,850 00	15,000 00
Jersey City Water bonds	25,000 00	26,000 00	22,500 00
College Point Water bonds	15,000 00	15,000 00	12,000 00
Central R. R., L. I., 1st mortg. bonds,	90,000 00	90,000 00	60,000 00
U. S. 5-20 coupon bonds	2,000 00	2,320 00	2,000 00
U. S. 5-20 coupon bonds.	8,500 00	9,690 00	25,000 00
Union Pacific R. R. 1st mortg. bonds	20,000 00	20,000 00	
U. S. coupon bonds.	15,000 00	17,550 00	35,000 00
Buffalo City bonds	15,000 00	15,900 00	
Central Pacific R. R. 1st mortg. bonds	5,000 00	5,250 00	
Louisville City bonds	3,000 00	3,000 00	

Total amount \$481,525 00 \$482,853 00 \$343,500 00

343,500 00

Cash in office of company 5,679 59

Cash in bank—Farmers' Loan and Trust Company \$50,000 00

Central National Bank. 73,343 95

German American Bank 68,179 67

191,523 62

Gross premiums in due course of collection 47,885 47

Cash at Chicago branch office 894 59

Total admitted Assets \$2,065,009 93

LIABILITIES.

Losses adjusted and unpaid.	\$17,012 35	
Losses in process of adjustment.	26,678 24	
Losses resisted	1,600 00	
Amount of unpaid losses		\$45,290 59
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$431,235 00	
Reinsurance <i>pro rata</i> on fire risks running more than one year	71,251 68	
Amount required to safely reinsure all outstanding risks		502,486 68
Brokerage and other charges due		7,527 44
Liabilities, except paid-up capital and net surplus		\$555,304 71
Paid-up capital		1,000,000 00
Net surplus.		509,705 22
Total Liabilities		\$2,065,009 93
Surplus as regards policy-holders	\$1,509,705 22	

INCOME.

Gross cash received for premiums.	\$1,063,359 03	
Deduct reinsurance, rebate, and return premiums	122,877 46	
Net cash received for premiums.		\$940,481 57
Interest on bonds		97,138 52
Total cash Income		\$1,037,620 09

EXPENDITURES.

Gross cash paid for losses.	\$426,479 26	
Deduct salvage and reinsurance	3,517 15	
Net cash paid for losses		\$422,962 11
Cash dividends paid		100,000 00
Paid for commissions or brokerage.		141,462 39
Paid for salaries, fees, and other charges of officers		77,311 36
Paid for taxes.		27,124 20
Printing, advertising, supplies, agency, and other expenses.		81,638 11
Total cash Expenditures		\$850,498 17

BALANCE SHEET.

Assets at beginning of year.	\$1,867,131 83	Expenditures as above stated.	\$850,498 17
Income as above stated.	1,037,620 09	Assets at end of year	2,065,009 93
Balance as per schedule	10,756 18		
Total.	\$2,915,508 10	Total.	\$2,915,508 10

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$74,424,770 00	\$387,999 49
Risks written during the year	100,723,456 00	1,066,258 87
Total risks and premiums.	\$175,148,226 00	\$1,954,258 36
Deduct those expired and marked off as terminated.	92,203,992 00	971,922 80
Gross amount in force at the end of the year	\$82,944,234 00	\$982,335 56
Deduct amount reinsured	1,453,931 00	16,411 24
Net amount in force at the end of the year	\$81,490,253 00	\$965,924 32

Amount in force—

Having not more than one year to run	\$74,254,803 00	\$862,470 00
Having more than one, and not more than three, years to run,	5,054,859 00	72,331 88
Having more than three years to run	2,180,591 00	31,122 44

General Interrogatories.

Total premiums received from organization of the company to date	\$3,489,562 66
Total losses paid from organization to date	1,444,791 36
Total cash dividends declared since the company commenced business.	240,000 00
Total losses incurred during the year	400,968 05
Total amount of company's stock owned by the directors, at par value.	243,300 00
Total amount loaned to stockholders not officers.	5,000 00

Business in Kentucky During the Year.

Fire risks taken	\$918,479 00
Premiums received	14,959 63
Losses incurred	1,444 75
Losses paid	1,406 00
Paid for taxes	669 06

GERMANIA FIRE INSURANCE COMPANY.

*(Located in New York City. Incorporated March, 1859; commenced business March, 1859.)*RUDOLPH GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.*

CAPITAL.

Paid-up in cash	\$500,000 00
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ASSETS.

Value of real estate owned	\$50,487 34
Loans on bond and mortgage	715,700 00
Interest due and accrued thereon	14,954 05
Value of lands mortgaged	\$763,500 00
Buildings (insured for \$678,050 00)	750,300 00
Total value of mortgaged premises	\$1,513,800 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 10-40 registered bonds	\$400,000 00	\$470,000 00
U. S. 5-20 registered bonds	90,000 00	107,325 00
U. S. 5-20 coupon bonds.	10,000 00	11,950 00
New York City assessment bonds.	10,000 00	10,000 00
Brooklyn Permanent Water loan	26,000 00	27,105 00
Brooklyn Public Park loan	8,000 00	8,240 00
National Park Bank stock	5,000 00	6,500 00
Alabama State bonds.	10,000 00	2,500 00

Total par and market value.	\$559,000 00	\$643,620 00
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643,620 00

Interest due and accrued thereon not included in market value	1,136 66
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Loans on Collaterals.

	PAR. VALUE.	MAR VALUE.	AMT. LOANED.	
National State Bank, Elizabeth, stock .	\$16,400 00	\$16,400 00	\$16,462 48	
First National Bank, Jersey City, stock,	5,000 00	5,000 00		
Sterling Fire Insurance Co., N. Y., stock,	2,000 00	2,000 00		
First National Bank, Jersey City, stock,	16,800 00	16,800 00	17,000 00	
Germania Life Insurance Co. stock . . .	2,000 00	2,300 00		
United States Express Company stock .	1,500 00	900 00	1,000 00	
Western Union Telegraph Co. stock . .	700 00	525 00		
N. Y. & H. R. R. 1st mort. bond . . .	1,000 00	1,150 00	1,000 00	
Total amount	<u>\$45,400 00</u>	<u>\$45,075 00</u>	<u>\$35,462 48</u>	\$35,462 48
Interest due and accrued thereon				1,213 75
Cash in office of company				17,478 91
Cash in bank—National Park Bank.			\$78,185 31	
German American Bank.			74,162 29	
U. S. Trust Co			2,900 00	
				154,347 60
Premiums in due course of collection				68,520 33
Bills receivable taken for premiums				4,930 20
Rents due and accrued.				2,300 00
Total admitted Assets				<u>\$1,710,151 32</u>

LIABILITIES.

Losses adjusted and unpaid.	\$22,343 97	
Losses in process of adjustment.	21,459 75	
Losses resisted.	34,334 35	
Amount of unpaid losses		\$78,138 07
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$387,992 17	
Reinsurance <i>pro rata</i> on fire risks running more than one year	127,861 20	
Amount required to safely reinsure all outstanding risks		515,853 37
Liabilities, except paid-up capital and net surplus	\$593,991 44	
Paid-up capital	500,000 00	
Net surplus	616,159 88	
Total Liabilities		<u>\$1,710,151 32</u>
Surplus as regards policy-holders	\$1,116,159 88	

INCOME.

Gross cash received for premiums	\$985,569 64	
Deduct reinsurance, rebate, and return premiums	85,925 99	
Net cash received for premiums		\$899,643 65
Interest on bonds, including dividends on stocks.		92,744 69
Total cash Income		<u>\$992,388 34</u>

EXPENDITURES.

Gross cash paid for losses	\$379,077 07	
Deduct salvage and reinsurance.	301 25	
Net cash paid for losses		\$378,775 82

Cash dividends paid	\$50,000 00
Paid for commissions or brokerage	140,797 77
Paid for salaries, fees, and other charges of officers	70,218 24
Paid for taxes	19,319 46
Printing, advertising, supplies, &c.	170,840 08

Total cash Expenditures	<u>\$829,951 37</u>
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BALANCE SHEET.

Assets at beginning of year	\$1,538,539 61	Expenditures as above stated	\$829,951 37
Income as above stated	992,388 34	Assets at end of year	1,710,151 32
Balance as per schedule	9,174 74		
Total	<u>\$2,540,102 69</u>	Total	<u>\$2,540,102 69</u>

Schedule.

Appreciation of bonds	\$13,030 00		
Rents due and accrued	2,300 00		
Increase in interest due and accrued	553 62		
Depreciation of real estate		\$4,060 00	
Debts charged off		2,648 88	
Balance		9,174 74	
Total	<u>\$15,883 62</u>	<u>\$15,883 62</u>	

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$92,104,522 00	\$1,088,402 52
Risks written during the year	91,520,161 00	985,569 64
Total risks and premiums	<u>\$183,624,683 00</u>	<u>\$2,073,972 16</u>
Deduct those expired and marked off as terminated	94,894,111 00	1,041,432 34
Gross amount in force at the end of the year	<u>\$88,730,572 00</u>	<u>\$1,032,539 82</u>
Deduct amount reinsured	1,916,394 00	17,806 34
Net amount in force at the end of the year	<u>\$86,814,178 00</u>	<u>\$1,014,733 48</u>
Amount in force—		
Having not more than one year to run	\$69,802,658 00	\$775,984 35
Having more than one, and not more than three, years to run	12,652,934 00	172,173 39
Having more than three years to run	<u>4,358,586 00</u>	<u>66,575 74</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$8,566,371 62
Total losses paid from organization to date	4,194,336 11
Total cash dividends declared since the company commenced business	636,000 00
Total losses incurred during the year	377,906 00
Total amount of company's stock owned by the directors, at par value	173,100 00
Total amount loaned to officers and directors	33,462 48
Total amount loaned to stockholders not officers	<u>2,000 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$1,148,178 00
Premiums received	18,023 26
Losses incurred	2,400 70
Losses paid	4,836 69
Paid for taxes	740 49

GERMANIA INSURANCE COMPANY.

(Located in Newark, New Jersey. Incorporated March, 1870; commenced business April, 1870.)

JAMES. M. PATERSON, *President.*

JULIUS B. BROSE, *Secretary.*

CAPITAL.

Paid up in cash	\$220,700 00
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ASSETS.

Value of real estate owned	\$48,000 00
Loans on bond and mortgage.	146,130 00
Interest due and accrued thereon	6,925 52
Value of lands mortgaged.	\$184,400 00
Buildings (insured for \$151,450).	\$175,000 00
Total value of mortgaged premises	\$359,400 00

Property Owned, Bought under Foreclosure of Mortgage.

	CERT. VALUE..	COST VALUE.
Walsh property	\$4,500 00	\$3,171 68
Reimer property	2,000 00	1,325 10
Witzel property	5,000 00	2,857 95
Hacke property	600 00	338 01
Total	\$12,100 00	\$7,692 74

7,692 74

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$29,000 00	\$34,467 50
War Bounty, Newark, bonds	500 00	525 00
Total par and market value	\$29,500 00	\$34,992 50

34,992 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Pennsylvania Railroad stock	\$2,500 00	\$2,500 00	\$1,800 00
State Trust Company stock	1,000 00	1,000 00	900 00
U. S. bonds	4,000 00	4,780 00	4,000 00
Total amount	\$7,500 00	\$8,280 00	\$6,700 00
Interest due and accrued thereon			139 48
Cash in office of company			1,411 11

Cash in Bank—Mechanics' National Bank	\$13,284 80	
State Trust Company	628 51	
German Savings Bank	1,400 00	
		<u>\$15,313 31</u>
Gross premiums in due course of collection	17,771 39	
Rents due and accrued	277 00	
		<u>\$285,353 05</u>

Items Unadmitted.

Office furniture and fixtures	\$2,496 01
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LIABILITIES.

Losses adjusted and unpaid	\$2,233 43	
Losses in process of adjustment	1,200 00	
		<u>\$3,433 43</u>
Amount of unpaid losses		\$3,433 43
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$48,312 51	
Reinsurance <i>pro rata</i> on fire risks running more than one year	3,620 50	
		<u>\$51,933 01</u>
Amount required to safely reinsure all outstanding risks		\$51,933 01
Scrip dividends unpaid		89 60
Cash dividends unpaid		574 16
Brokerage and other charges due		3,198 00
		<u>\$59,228 20</u>
Liabilities, except paid-up capital and net surplus		\$59,228 20
Paid-up capital		220,700 00
Net surplus		5,424 85
		<u>\$285,353 05</u>
Total Liabilities		\$285,353 05
Surplus as regards policy-holders	\$226,124 85	

INCOME.

Gross cash received for premiums	\$112,568 73	
Deduct reinsurance, rebate, and return premiums	11,734 94	
		<u>\$100,833 79</u>
Net cash received for premiums		\$100,833 79
Interest on bonds		9,784 44
Received for rents		1,108 00
Commissions received		534 00
		<u>\$112,260 23</u>
Total cash Income		\$112,260 23

EXPENDITURES.

Gross cash paid for losses	\$29,724 08	
Deduct salvage and reinsurance	1,567 89	
		<u>\$28,156 19</u>
Net cash paid for losses		\$28,156 19
Cash dividends paid		21,576 60
Scrip redeemed		15 00
Paid for commissions or brokerage		20,070 29
Paid for salaries, fees, and other charges of officers		8,614 40

Paid for taxes	\$2,967 42
Printing, advertising, and supplies	5,416 56
Paid on mortgage on company's building	2,065 00
Other expenses	5,701 14
Total cash Expenditures	\$94,582 60

BALANCE SHEET.

Assets at beginning of year	\$258,906 22	Expenditures as above stated	\$94,582 60
Income as above stated	112,280 23	Assets at end of year	285,353 05
Balance as per schedule	7,719 20		
Total	\$379,915 65	Total	\$379,915 65

Schedule.

Addition to capital stock	\$5,100 00		
Increase in uncollected premiums	2,800 06		
Increase in interest due and accrued	875 10		
Appreciation of bonds	316 87		
Profit and loss account for improvement on real estate			\$1,322 83
Balance			7,769 20
Total	\$9,092 03		\$9,092 03

MISCELLANEOUS.

Scrip.

Scrip dividends declared to date	\$937 25
Redeemed in cash	347 63
Deliverable and outstanding	39 60

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$6,486,443 00	\$74,766 67
Risks written during the year	9,899,603 00	115,368 79
Total risks and premiums	\$16,386,046 00	\$190,135 46
Deduct those expired and marked off as terminated	7,887,248 00	82,688 67
Gross amount in force at the end of the year	\$8,498,798 00	\$107,446 79
Deduct amount reinsured	282,726 00	3,880 68
Net amount in force at the end of the year	\$8,216,072 00	\$103,566 11
Amount in force—		
Having not more than one year to run	\$7,714,521 00	\$96,625 03
Having more than one, and not more than three, years to run,	407,226 00	5,460 02
Having more than three years to run	94,325 00	1,481 06

General Interrogatories.

Total premiums received from organization of the company to date	\$340,809 03
Total losses paid from organization to date	126,340 46
Total cash dividends declared since the company commenced business	48,299 85
Total losses incurred during the year	26,913 36
Total amount of company's stock owned by the directors, at par value	38,800 00
Total amount loaned to officers and directors	900 00
Total amount loaned to stockholders not officers	1,800 00

Business in Kentucky During the Year.

Fire risks taken	\$282,110 00
Premiums received	4,643 10
Losses incurred	3,555 62
Losses paid	2,355 62
Paid for taxes	113 38

GIRARD FIRE AND MARINE INSURANCE COMPANY.

(Located in Philadelphia, Pennsylvania. Incorporated March, 1853; commenced business May, 1853.)

THOMAS CRAVEN, President.

JAMES B. ALVORD, Secretary.

CAPITAL.

Paid up in cash	\$300,000 00
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ASSETS.

Value of real estate owned	\$207,800 00
Loans on bond and mortgage	313,566 65
Interest due and accrued thereon	6,492 67
Value of mortgaged premises insured for \$263,550)	\$606,200 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$91,100 00	\$108,250 00
City of Philadelphia 6 per cent. loan	17,800 00	18,868 00
City of Louisville 6 per cent. loan	10,000 00	10,000 00
City and County of St. Louis 6 per cent. loan	10,000 00	10,300 00
American Steamship Company bonds	5,000 00	4,000 00
Union Pacific Railroad bonds	5,000 00	5,350 00
Pennsylvania Railroad bonds	18,000 00	18,780 00
Danville, Hazelton & Wilkesbarre Railroad bonds	20,000 00	10,000 00
Camden and Amboy Railroad bonds	17,000 00	17,860 00
Connecting Railroad bonds	10,000 00	9,500 00
Philadelphia and Reading Railroad bonds	5,000 00	5,450 00
North Pennsylvania Railroad bonds	5,000 00	5,250 00
Lancaster and Reading Railroad bonds	10,000 00	10,000 00
Lehigh Navigation Company bonds	11,000 00	11,440 00
Susquehanna Coal Company bonds	3,000 00	3,000 00
Philadelphia and Erie Railroad bonds	15,000 00	14,100 00
Pennsylvania Railroad stock	20,000 00	21,000 00
Centennial Board of Finance stock	2,000 00	2,000 00
Philadelphia and Reading Railroad stock	20,000 00	22,400 00
Total par and market value	\$294,900 00	\$307,548 00

307,548 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Camden & Amboy Railroad Co. stock	\$1,000 00	\$1,350 00	\$1,000 00
Penn Gas Coal Company stock	5,000 00	6,000 00	4,000 00
Total amount	\$6,000 00	\$7,350 00	\$5,000 00

5,000 00

Interest due and accrued thereon	56 66
Cash in office of company	816 63

Cash in bank—Philadelphia Safe Deposit Company.	\$21,000 00	
Girard Trust and Insurance Company.	57,000 00	
Philadelphia National Bank	64,198 13	
		<hr/>
		\$142,198 13
Gross premiums in due course of collection		31,781 49
Rents due and accrued.		1,850 00
Deposited for perpetual insurance on company's building		1,900 00
		<hr/>
Total admitted Assets.		<u>\$1,019,010 23</u>

LIABILITIES.

Losses in process of adjustment		\$11,519 95
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$184,892 05	
Reinsurance <i>pro rata</i> on fire risks running more than one year	112,685 00	
		<hr/>
Amount required to safely reinsure all outstanding risks		297,577 05
Amount reclaimable on perpetual fire risks		65,859 64
Due and accrued for salaries, rents, advertising, &c.		2,695 48
Brokerage and other charges due		8,117 36
		<hr/>
Liabilities, except paid-up capital and net surplus.		\$385,769 48
Paid-up capital		300,000 00
Net surplus.		333,240 75
		<hr/>
Total Liabilities		<u>\$1,019,010 23</u>
Surplus as regards policy-holders.	\$633,240 75	

INCOME.

Gross cash received for premiums.	\$464,760 77	
Deduct reinsurance, rebate, and return premiums	28,470 11	
		<hr/>
Net cash received for premiums		\$436,290 66
Interest on bonds, including dividends on stocks		36,855 94
Received for rents.		10,601 63
		<hr/>
Total cash Income		<u>\$483,748 23</u>

EXPENDITURES.

Gross cash paid for losses.	\$137,897 88	
Deduct salvage and reinsurance.	813 84	
		<hr/>
Net cash paid for losses		\$137,084 04
Cash dividends paid		36,000 00
Paid for commissions or brokerage.		67,651 47
Paid for salaries, fees, and other charges of officers		35,257 59
Paid for taxes.		17,817 29
Printing, advertising, and supplies.		31,128 05
		<hr/>
Total cash Expenditures.		<u>\$324,938 44</u>

BALANCE SHEET.

Assets at beginning of year	\$833,263 92	Expenditures as above stated	\$324,938 44
Income as above stated	483,748 23	Assets at end of year	1,019,010 23
Balance as per schedule	26,936 52		
Total	<u>\$1,343,948 67</u>	Total	<u>\$1,343,948 67</u>

Schedule.

Realized from doubtful accounts	\$9,983 50		
Increase in real estate	11,000 00		
Increase in value of securities	7,898 00		
Increase in interest due and accrued	754 33		
Increase in rents due and accrued	750 00		
Discount on mortgages purchased	2,503 33		
Premium on gold	408 00		
Cash items not included in income	5,652 68		
Decrease in uncollected premiums		\$12,013 32	
Balance		26,936 52	
Total	<u>\$38,949 84</u>	<u>\$38,949 84</u>	

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$48,075,249 00	\$611,446 94
Risks written during the year	42,680,622 00	466,921 36
Total risks and premiums	<u>\$90,755,871 00</u>	<u>\$1,078,368 30</u>
Deduct those expired and marked off as terminated	42,670,778 00	444,351 60
Gross amount in force at the end of the year	<u>\$48,085,093 00</u>	<u>\$634,016 70</u>
Deduct amount reinsured	343,158 00	3,716 63
Net amount in force at the end of the year	<u>\$47,741,935 00</u>	<u>\$630,300 07</u>
Amount in force—		
Having not more than one year to run	\$35,796,300 00	\$400,437 84
Having more than one, and not more than three, years to run	7,109,265 00	100,047 47
Having more than three years to run	2,983,672 00	60,354 02
Perpetual risks and premiums	<u>2,195,856 00</u>	<u>73,177 37</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$3,587,501 00
Total losses paid from organization to date	1,570,378 65
Total cash dividends declared since the company commenced business	373,331 52
Total losses incurred during the year	130,698 69
Total amount of company's stock owned by the directors, at par value	118,600 00
Total amount loaned to officers and directors	<u>4,000 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$660,595 00
Premiums received	8,013 36
Losses incurred	4,936 36
Losses paid	4,936 36
Paid for taxes	<u>530 92</u>

HANOVER FIRE INSURANCE COMPANY.

(Located in New York City. Incorporated April, 1852; commenced business April, 1852.)

B. S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

CAPITAL.

Paid up in cash \$500,000 00

ASSETS.

Value of real estate owned	\$17,109 49
Loans on bond and mortgage	326,025 00
Interest accrued thereon	1,897 65
Value of lands mortgaged	\$328,000 00
Buildings (insured for \$334,950).	446,000 00
Total value of mortgaged premises	\$774,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 6 per cent. registered bonds, 1881	\$20,000 00	\$23,900 00	
U. S. currency 6's, registered	50,000 00	61,312 50	
U. S. 6 per cent. bonds, 1867, registered	370,000 00	441,225 00	
U. S. 6 per cent. bonds, 1864, registered	10,000 00	11,400 00	
U. S. 6 per cent. bonds, 1865, registered	15,000 00	17,325 00	
U. S. 6 per cent. bonds, 1865, new, registered	20,000 00	23,400 00	
U. S. 6 per cent. bonds, 1865, coupon	15,000 00	18,075 00	
New York County 6 per cent. bonds, 1877	10,000 00	10,000 00	
New York County 6 per cent. bonds, 1882	1,000 00	1,065 00	
New York City assessment bonds	40,000 00	41,200 00	
New York City Street Improvement bonds	50,000 00	51,500 00	
New York City Department of Parks bonds	20,000 00	20,600 00	
Brooklyn assessment bonds	50,000 00	51,500 00	
Brooklyn Water Board bonds	20,000 00	21,400 00	
Brooklyn Public Park Loan	30,000 00	33,000 00	
Metropolitan National Bank stock	10,000 00	13,000 00	
American Exchange National Bank stock	11,500 00	13,340 00	
National Bank of Commerce stock	4,500 00	5,310 00	
Central Trust Company stock	10,000 00	10,000 00	
New York and Harlem Railroad stock	20,000 00	26,150 00	
New York Central and Hudson River Railroad stock	10,000 00	10,700 00	
New York Central Railroad 1st mortgage bonds	20,000 00	20,400 00	
Total par and market value	\$807,000 00	\$925,802 50	
Interest due and accrued thereon not included in market value.			4,710 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Union Pacific R. R. bonds	\$20,000 00	\$21,200 00	
Ninth National Bank stock	12,500 00	10,000 00	\$20,000 00
American Fire Insurance Co. stock	1,000 00	1,600 00	900 00
U. S. Trust Company stock	1,000 00	3,000 00	
Pacific Fire Insurance Company stock	250 00	600 00	2,650 00
U. S. 5-20's, 1868,	300 00	369 00	
Equitable Life Association Society stock,	2,500 00	3,750 00	
Equitable Trust Co., of Conn, stock	2,500 00	2,625 00	5,000 00
Equitable Life Association Society stock,	20,000 00	30,000 00	20,000 00
Equitable Life Association Society stock,	5,000 00	7,500 00	5,000 00
Continental Insurance Co. stock	1,500 00	1,875 00	1,500 00
Metropolitan National Bank stock	20,000 00	26,000 00	20,000 00
U. S. 6 per cent. currency bonds	10,000 00	12,262 50	10,000 00
Sun Print. & Publishing Ass'n stock	6,000 00	24,000 00	5,000 00
Morris and Essex Railroad bonds	2,000 00	2,040 00	1,700 00
National Bank of Commerce stock	1,600 00	1,888 00	1,100 00
Farmers' Loan & Trust Co. stock	20,000 00	40,000 00	
Del., Lackawana & West. R. R. stock	2,500 00	3,012 50	22,000 00
N. Y. Cen. & Hud. R. R. stock	2,000 00	2,140 00	
Total amount	\$130,650 00	\$193,862 00	\$114,850 00

114,850 00

Interest due and accrued thereon	\$459 57
Cash in office of company	32,338 45
Cash in bank—Hanover National Bank.	\$954 58
German American.	8,454 32
Metropolitan National.	57,709 57
Metropolitan Savings.	3,300 00
	<hr/>
	70,418 47
Gross premiums in due course of collection	99,163 96
	<hr/>
Total admitted Assets.	<u>\$1,592,775 09</u>

LIABILITIES.

Losses adjusted and unpaid.	\$53,346 92
Losses in process of adjustment.	20,860 50
Losses resisted.	26,833 08
	<hr/>
Gross amount of unpaid losses	\$101,040 50
Deduct reinsurance thereon	1,996 82
	<hr/>
Net amount of unpaid losses	\$99,043 68
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$386,832 46
Reinsurance <i>pro rata</i> on fire risks running more than one year	200,885 29
	<hr/>
Amount required to safely reinsure all outstanding risks	587,717 75
Brokerage and other charges due	13,254 46
	<hr/>
Liabilities, except paid-up capital and net surplus	\$700,015 89
Paid-up capital	500,000 00
Net surplus	392,759 20
	<hr/>
Total Liabilities	<u>\$1,592,775 09</u>
Surplus as regards policy-holders	\$892,759 20

INCOME.

Gross cash received for premiums.	\$1,059,737 55
Deduct reinsurance, rebate, and return premiums	91,548 45
	<hr/>
Net cash received for premiums	\$968,189 10
Interest on bonds, including dividends on stocks.	76,589 53
	<hr/>
Total cash Income	<u>\$1,044,778 63</u>

EXPENDITURES.

Gross cash paid for losses	\$436,010 72
Deduct salvage and reinsurance.	2,197 62
	<hr/>
Net cash paid for losses	\$433,813 10
Cash dividends paid	45,000 00
Paid for commissions or brokerage.	158,013 06
Paid for salaries, fees, and other charges of officers	50,560 00
Paid for taxes	19,071 89
Printing, advertising, and supplies.	164,058 16
	<hr/>
Total cash Expenditures.	<u>\$870,516 21</u>

BALANCE SHEET.

Assets at beginning of year	\$1,426,954 82	Expenditures as above stated.	\$870,516 21
Income as above stated	1,044,778 63	Balance as per schedule	8,442 15
Total	\$2,471,733 45	Assets at end of year	1,592,775 09
		Total	\$2,471,733 45

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$95,475,065 00	\$1,184,394 59
Risks written during the year	99,565,206 00	1,050,452 05
Total risks and premiums	\$195,040,271 00	\$2,234,846 64
Deduct those expired and marked off as terminated	95,866,819 00	1,073,485 11
Gross amount in force at the end of the year	\$99,173,452 00	\$1,161,361 53
Deduct amount reinsured.	2,224,520 00	18,709 18
Net amount in force at the end of the year	\$96,948,932 00	\$1,142,652 35
Amount in force—		
Having not more than one year to run	\$66,956,256 00	\$773,664 93
Having more than one, and not more than three, years to run,	20,804,893 00	240,300 09
Having more than three years to run	9,187,783 00	128,687 33

General Interrogatories.

Total premiums received from organization of the company to date	\$7,354,197 54
Total losses paid from organization to date	3,872,025 10
Total cash dividends declared since the company commenced business. . . .	734,500 00
Total losses incurred during the year.	455,828 44
Total amount of company's stock owned by the directors, at par value . . .	146,650 00
Total dividends declared payable in stock	100,000 00
Total amount loaned to officers and directors	40,000 00
Total amount loaned to stockholders not officers.	33,000 00

Business in Kentucky During the Year.

Fire risks taken	\$1,148,078 00
Premiums received	18,023 26
Losses incurred	2,400 70
Losses paid	4,836 69
Paid for taxes	740 49

HARTFORD FIRE INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated May, 1810; commenced business August, 1810.)

GEORGE L. CHASE, President.

J. D. BROWNE, Secretary.

CAPITAL.

Paid up in cash \$1,000,000 00

ASSETS.

Value of real estate owned	\$398,175 60
Loans on bond and mortgage	751,750 00
Interest accrued thereon	28,056 56
Value of lands mortgaged	\$2,000,000 00
Buildings (insured for \$806,500 00)	861,500 00
Total value of mortgaged premises	\$1,861,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Hartford National Bank, Hartford, stock	\$51,100 00	\$82,782 00
Phoenix National Bank, Hartford, stock	46,700 00	76,588 00
Connecticut River Bank, Hartford, stock	5,000 00	6,250 00
American National Bank, Hartford, stock	15,000 00	22,500 00
Charter Oak National Bank, Hartford, stock	20,000 00	27,000 00
Farmers and Mechanics' National Bank, Hartford, stock	26,000 00	35,100 00
Mercantile National Bank, Hartford, stock	15,000 00	19,950 00
First National Bank, Hartford, stock	17,200 00	24,166 00
Ætna National Bank, Hartford, stock	31,500 00	41,895 00
City National Bank, Hartford, stock	20,800 00	22,984 00
Conn. Trust & Safe Deposit Co., Hartford, stock	5,000 00	5,000 00
American Exchange Nat. Bank, New York, stock	20,000 00	23,200 00
National Bank of Commerce, New York, stock	20,000 00	24,400 00
Importers and Traders' Nat. Bank, New York, stock	30,000 00	59,250 00
Bank of America, New York, stock	30,000 00	45,900 00
Manhattan Co. Bank, New York, stock	10,000 00	15,200 00
Merchants' National Bank, New York, stock	25,000 00	30,750 00
Ocean National Bank, New York, stock	10,000 00	2,500 00
Union National Bank, New York, stock	10,000 00	14,000 00
Bank of North America, New York, stock	10,000 00	10,100 00
Metropolitan National Bank, New York, stock	30,000 00	39,000 00
Fourth National Bank, New York, stock	20,000 00	19,100 00
Blackstone National Bank, Boston, stock	14,100 00	16,673 25
National Bank of Commerce, Boston, stock	4,300 00	4,902 00
Second National Bank, Boston, stock	10,900 00	15,260 00
Hide and Leather National Bank, Boston, stock	2,400 00	2,616 00
Atlantic National Bank, Boston, stock	3,900 00	5,294 25
First National Bank, Boston, stock	10,000 00	20,400 00
Boylston National Bank, Boston, stock	12,500 00	16,656 25
Nat. Bank, State of Missouri, St. Louis, stock	20,000 00	16,000 00
Merchants' Bank (in liquidation), St. Louis, stock	10,000 00	3,500 00
Union National Bank, Albany, stock	6,200 00	7,750 00
Montreal Bank, Montreal, stock	30,000 00	61,359 00
Ontario Bank, Bowmansville, stock	13,000 00	15,474 50
Conn. River Co. stock	12,000 00	3,000 00
Conn. River Railroad stock	2,000 00	2,650 00
N. Y., N. H. & H. R. R. stock	70,000 00	101,850 00
Hannibal and St. Jo. Railroad stock	20,000 00	4,300 00
Lake Shore and Michigan Southern Railroad stock	20,000 00	12,000 00
U. S. registered bonds, 1881	55,800 00	66,681 00
Memphis City 6 per cent. bonds	1,000 00	1,000 00
Tennessee State 6 per cent. bonds	33,500 00	14,850 00
Alabama State 8 per cent. bonds	10,000 00	3,000 00
South Carolina (old issue) bonds	20,000 00	7,600 00
N. Y. Central Railroad 7 per cent. bonds	10,000 00	10,350 00
Toledo (Ohio) Water-works bonds	5,000 00	5,000 00
Watertown Town bonds	3,750 00	3,500 00
Harlem River and Port Chester Railroad bonds	50,000 00	55,000 00
Hartford, Providence and Fishkill Railroad bonds	50,000 00	50,250 00
City of New Brunswick bonds	25,000 00	25,000 00
Pawtucket, R. I., Town bonds	75,000 00	78,750 00
Chicago City certificates		50,043 81

Total par and market value \$1,067,900 00

\$1,328,275 06

1,328,275 06

Interest due and accrued thereon, not included in market value	\$16,583 80
Cash in office of company	582 50
Cash in bank—Hartford Bank, and Drexel, Morgan & Co.	230,610 34
Gross premiums in due course of collection	268,218 07
Rents due and accrued.	2,272 70
Taxes due from non-resident stockholders.	7,660 25
Total admitted Assets.	<u>\$3,032,184 88</u>

LIABILITIES.

Losses in process of adjustment.	\$205,634 68
Losses resisted	<u>21,965 19</u>
Amount of unpaid losses	\$227,599 87
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$626,131 23
Reinsurance <i>pro rata</i> on fire risks running more than one year	<u>357,789 27</u>
Amount required to safely reinsure all outstanding risks	983,920 50
Cash dividends unpaid.	3,345 00
Brokerage and other charges due	<u>26,250 00</u>
Liabilities, except paid-up capital and net surplus.	\$1,241,115 37
Paid-up capital	1,000,000 00
Net surplus	<u>791,069 51</u>
Total Liabilities	\$3,032,184 88
Surplus as regards policy-holders	<u>\$1,791,069 51</u>

INCOME.

Gross cash received for premiums.	\$2,060,918 44
Deduct reinsurance, rebate, and return premiums	<u>147,511 83</u>
Net cash received for premiums	\$1,913,406 61
Interest on bonds, including dividends on stocks.	140,203 34
Received for rents.	10,230 93
Premium on sale of gold.	<u>2,883 54</u>
Total cash Income	<u>\$2,066,724 42</u>

EXPENDITURES.

Cash paid for losses	\$998,379 26
Cash dividends paid	198,160 00
Paid for commissions or brokerage	278,231 55
Paid for salaries, fees, and other charges of officers.	119,133 16
Paid for taxes.	43,145 72
Printing, advertising, and supplies.	<u>108,220 26</u>
Total cash Expenditures.	<u>\$1,745,269 95</u>

BALANCE SHEET.

Assets at beginning of year	\$2,757,907 59	Expenditures as above stated	\$1,745,269 95
Income as above stated	2,066,724 42	Balance as per schedule	47,177 18
Total	\$4,824,632 01	Assets at end of year	3,032,184 88
		Total	\$4,824,632 01

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$147,260,542 00	\$1,947,796 52
Risks written during the year	146,979,896 00	1,880,653 35
Total risks and premiums	\$294,240,438 00	\$3,828,449 87
Deduct those expired and marked off as terminated.	154,274,899 00	2,039,503 51
Amount in force at the end of the year	\$139,965,539 00	\$1,788,946 36
Amount in force—		
Having not more than one year to run	\$97,975,877 00	\$1,252,262 45
Having more than one, and not more than three, years to run,	27,993,107 00	357,789 27
Having more than three years to run	13,996,555 00	178,894 64

General Interrogatories.

Total premiums received from organization of the company to date	\$29,332,240 27
Total losses paid from organization to date	19,276,967 43
Total cash dividends declared since the company commenced business.	2,913,100 00
Total losses incurred during the year.	1,054,284 46
Total amount of company's stock owned by the directors, at par value	258,700 00
Total dividends declared, payable in stock	700,000 00
Amount deposited in Canada	100,000 00

Business in Kentucky During the Year.

Fire risks taken	\$2,876,338 00
Premiums received	37,772 68
Losses incurred.	19,200 65
Losses paid.	16,950 65
Paid for taxes.	1,649 98

HOFFMAN FIRE INSURANCE COMPANY.

(Located in New York City. Incorporated May, 1864; commenced business May, 1864.)

MARCUS F. HODGES, *President.*

JOHN D. MACINTYRE, *Secretary.*

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Loans on bond and mortgage \$177,993 00
Interest accrued thereon 916 69
Value of lands mortgaged \$219,400 00
Buildings (insured for \$111,500 00) 206,600 00

Total value of mortgaged premises \$426,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. coupon bonds	\$30,000 00	\$35,685 00	
U. S. registered bonds	45,000 00	52,900 00	
National Bank of Commerce stock	10,000 00	11,800 00	
American Exchange National Bank stock	20,000 00	23,000 00	
Bank of the Metropolis stock	10,000 00	10,000 00	
New York Central and Hudson R. R. stock	50,000 00	52,000 00	
Total par and market value	<u>\$165,000 00</u>	<u>\$185,385 00</u>	185,385 00
Interest due and accrued thereon, not included in market value			1,350 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Bank of New York stock	\$1,300 00	\$1,690 00	\$1,000 00	
Continental Ins. Co. stock	700 00	840 00		
Montauk Ins. Co. stock	1,000 00	1,700 00	1,900 00	
Hope Ins. Co. stock	1,725 00	1,725 00		
Bank of the Metropolis stock	5,000 00	5,000 00	5,000 00	
Star Fire Ins. Co. stock	3,900 00	4,485 00	2,600 00	
Bowery National Bank stock	500 00	1,000 00	500 00	
New Jersey R. R. & Transfer Co. stock	1,100 00	1,650 00	500 00	
Bank of the State of New York stock	1,800 00	1,890 00	1,000 00	
Irving Fire Ins. Co. stock	2,100 00	2,100 00	1,500 00	
U. S. 5-20 bonds	4,000 00	4,720 00	4,000 00	
Total amount	<u>\$23,125 00</u>	<u>\$26,800 00</u>	<u>\$18,000 00</u>	18,000 00
Interest due and accrued thereon				259 47
Cash in office of company				6,079 76
Cash in bank—Bank of New York			\$13,810 95	
U. S. Trust Company			1,071 40	
			<u>14,882 35</u>	
Gross premiums in due course of collection				7,125 77
Total admitted Assets				<u>\$411,992 04</u>

LIABILITIES.

Losses adjusted and unpaid	\$6,384 03	
Losses in process of adjustment	14,606 79	
Amount of unpaid losses		<u>\$20,990 82</u>

Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$87,449 06
Reinsurance <i>pro rata</i> on fire risks running more than one year.	7,030 21

Amount required to safely reinsure all outstanding risks	\$94,479 27
Brokerage and other charges due	1,068 85

Liabilities, except paid-up capital and net surplus	\$116,538 94
Paid-up capital	200,000 00
Net surplus	95,453 10

Total Liabilities	\$411,992 04
Surplus as regards policy-holders	\$295,453 10

INCOME.

Gross cash received for premiums.	\$250,812 88
Deduct reinsurance, rebate, and return premiums	24,385 23

Net cash received for premiums.	\$226,427 65
Interest on bonds, including dividends on stock	24,963 74

Total cash Income	\$251,391 39
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EXPENDITURES.

Gross cash paid for losses.	\$140,171 63
Deduct salvage and reinsurance	3,364 13

Net cash paid for losses	\$136,807 50
Cash dividends paid	20,000 00
Paid for commissions or brokerage	39,808 19
Paid for salaries, fees, and other charges of officers	20,491 97
Paid for taxes.	2,649 15
Printing, advertising, and supplies.	18,218 12

Total cash Expenditures.	\$237,974 93
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BALANCE SHEET.

Assets at beginning of year	\$403,602 81	Expenditures as above stated	\$237,974 93
Income as above stated	251,391 39	Balance as per schedule	5,027 23
		Assets at end of year	411,992 04
Total	\$654,994 20	Total	\$654,994 20

Schedule.

Decrease in uncollected premiums		\$8,513 57
Profits on securities sold	\$1,184 61	
Increase in value of securities	902 24	
Increase in accrued interest.	1,399 49	
Balance	5,027 23	
Total	\$8,513 57	\$8,513 57

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$17,312,411 00	\$205,304 80
Risks written during the year	19,928,839 00	239,819 59
Total risks and premiums	\$37,241,250 00	\$445,124 39
Deduct those expired and marked off as terminated	20,841,559 00	253,340 00
Gross amount in force at the end of the year	\$16,399,691 00	\$191,784 39
Deduct amount reinsured	472,675 00	5,645 45
Net amount in force at the end of the year	\$15,927,016 00	\$186,138 94
Amount in force—		
Having not more than one year to run	\$15,130,301 00	\$174,898 14
Having more than one, and not more than three, years to run,	640,979 00	8,539 28
Having more than three years to run	155,736 00	2,701 52

General Interrogatories.

Total premiums received from organization of the company to date	\$1,491,333 69
Total losses paid from organization to date	986,546 25
Total cash dividends declared since the company commenced business	70,000 00
Total losses incurred during the year	148,043 70
Total amount of company's stock owned by the directors, at par value	92,100 00
Total amount loaned to officers and directors	6,500 00

Business in Kentucky During the Year.

Fire risks taken	\$166,875 00
Premiums received	2,301 07
Losses incurred	3,424 03
Paid for taxes	56 78

HOME INSURANCE COMPANY.

(Located in New York City. Incorporated April, 1853; commenced business April, 1853.)

CHARLES J. MARTIN, President.

JOHN H. WASHBURN, Secretary.

CAPITAL.

Paid up in cash	\$3,000,000 00
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ASSETS.

Loans on bond and mortgage	\$2,024,553 19
Interest accrued thereon	54,347 29
Value of lands mortgaged	\$2,811,000 00
Buildings (insured for \$1,552,800 00)	2,274,000 00

Total value of mortgaged premises	\$5,085,000 00
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Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$2,200,000 00	\$2,615,500 00
Alabama State bonds	10,000 00	2,500 00
New York assessment bonds	50,000 00	51,500 00
Mississippi Treasury warrants	20,000 00	16,000 00
Hanover National Bank, New York, stock	10,000 00	8,525 00
American Exchange National Bank, New York, stock	20,000 00	23,200 00
Fourth National Bank, New York, stock	10,000 00	9,500 00
St. Nicholas National Bank, New York, stock	25,000 00	25,250 00
Metropolitan National Bank, New York, stock	30,000 00	39,300 00
Merchants' Exchange National Bank, New York, stock	15,000 00	15,600 00
Mercantile National Bank, New York, stock	20,000 00	21,500 00
Importers and Traders' National Bank, New York, stock	10,000 00	19,750 00
Chatham National Bank, New York, stock	4,000 00	5,600 00
National Bank of the Republic, New York, stock	25,000 00	22,500 00
National Bank of Commerce, New York, stock	20,000 00	24,600 00
National Butchers and Drovers' Bank, New York, stock	6,250 00	8,437 50
Bank of America, New York, stock	20,000 00	29,800 00
Manhattan Company, New York, stock	10,000 00	15,500 00
U. S. Trust Company, New York, stock	10,000 00	31,500 00

Total par and market value	\$2,515,250 00	\$2,986,062 50
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2,986,062 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Equitable Life Assurance Society stock	\$13,000 00	\$19,500 00	\$13,000 00
St. Nicholas National Bank stock	2,000 00	2,020 00	1,800 00
Continental National Bank O. S. stock	1,000 00	700 00	350 00
U. S. 5 per cent. bonds of 1881	5,000 00	5,875 00	5,000 00
St. Nicholas National Bank stock	35,000 00	35,350 00	30,000 00
United States 5 per cent. bonds of 1881	1,000 00	1,175 00	
United States 5 20 bonds, 1865 (new)	2,000 00	2,415 00	2,850 00
Tenth National Bank stock	10,000 00	7,000 00	5,500 00
United States 5-20 bonds of 1865, new	5,000 00	6,037 50	
United States 5-20 bonds, 1867	20,000 00	24,650 00	25,000 00
United States 6 per cent. bonds, 1881	5,000 00	6,250 00	5,000 00
U. S. 6 per cent. bonds, 1865, old	3,300 00	4,042 50	
United States 5-20 bonds, 1865, new	2,000 00	2,415 00	5,000 00
N. Y. Central & H. R. R. R. stock	10,000 00	10,500 00	
N. Y. and Harlem Railroad stock	10,000 00	13,400 00	16,500 00
Adriatic Fire Insurance Co. stock	1,325 00	1,060 00	600 00
National Bank of the Republic stock	10,000 00	9,000 00	
People's Bank stock	2,350 00	3,313 50	10,000 00
Union Trust Company stock	23,300 00	31,455 00	
St. Nicholas National Bank stock	2,000 00	2,020 00	25,000 00
U. S. 5-20 bonds of 1865, new	1,000 00	1,207 50	1,000 00
N. Y. Central & Hudson R. R. R. stock	5,000 00	5,250 00	2,700 00
Universal Life Insurance Co. stock	13,500 00	13,500 00	10,800 00
Safe Deposit Company stock	2,500 00	2,500 00	2,000 00
N. Y. National Exchange Bank stock	500 00	515 00	400 00
N. Y. Central & Hudson R. R. R. stock	5,000 00	5,250 00	3,000 00
New York City 7 per ct. Loan of 1892	30,000 00	32,400 00	
Atlantic Mut. Ins. Co. Scrip of 1873	10,000 00	9,500 00	30,000 00

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Brooklyn Park 6 per cent. bond	\$1,000 00	\$1,010 00	\$800 00	
United States 5 per cent. bonds of 1881	50,000 00	58,750 00	50,000 00	
Long Island Bank stock	20,100 00	26,130 00	20,000 00	
German American Bank stock	10,000 00	7,600 00	6,500 00	
Atlantic Mut. Ins. Co. scrip of 1873	25,000 00	23,750 00	20,000 00	
Atlantic Mut. Ins. Co. scrip of 1873	10,000 00	9,500 00		
Atlantic Mut. Ins. Co. scrip of 1874	10,000 00	9,000 00	12,000 00	
Chatham Bank stock	2,500 00	3,500 00	3,000 00	
Metropolitan Gas-light Co. scrip	1,140 00	1,197 00	1,000 00	
Central Trust Company stock	25,000 00	25,000 00	20,000 00	
U. S. 5-20 bonds of 1867, registered	5,000 00	5,975 00		
U. S. 5-20 bonds of 1867, coupon	4,000 00	4,940 00	10,000 00	
U. S. 5-20 bonds of 1865, coupon	1,500 00	1,837 50		
U. S. Life Insurance Co. stock	6,950 00	11,497 50	6,950 00	
Second National Bank stock	20,000 00	25,000 00	30,000 00	
Metropolitan National Bank stock	15,000 00	19,650 00		
Brooklyn Assessment bonds	50,000 00	51,000 00	50,000 00	
Oswego bonds	6,000 00	6,000 00		
U. S. 5-20 bonds of 1865, new	50,000 00	60,375 00	50,000 00	
Georgia bonds	6,500 00	6,500 00	5,000 00	
Total amount	<u>\$550,465 00</u>	<u>\$616,483 00</u>	<u>\$480,750 00</u>	\$480,750 00
Interest due and accrued thereon				5,789 92
Cash in bank—Metropolitan National Bank			\$159,211 19	
Continental National Bank			83,682 90	
				242,894 09
Premiums in due course of collection				241,728 91
Bills receivable taken for premiums				5,062 50
Salvage property and claims				5,833 34
Total admitted Assets				<u>\$6,047,021 74</u>

LIABILITIES.

Losses adjusted and unpaid	\$48,420 97	
Losses in process of adjustment	170,435 73	
Losses resisted	26,595 10	
Amount of unpaid losses		\$245,451 80
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$1,118,983 50	
Reinsurance <i>pro rata</i> on fire risks running more than one year	780,208 82	
Amount required to safely reinsure all outstanding risks		1,899,192 32
Cash dividends unpaid		2,655 00
Liabilities, except paid-up capital and net surplus	\$2,147,299 12	
Paid-up capital	3,000,000 00	
Net surplus	899,722 62	
Total Liabilities		<u>\$6,047,021 74</u>
Surplus as regards policy-holders	\$3,899,722 62	

INCOME.

Gross cash received for premiums	\$3,326,909 59	
Deduct reinsurance, rebate, and return premiums	244,501 53	
Net cash received for premiums		\$3,082,408 06
Interest on bonds, including dividends on stocks		310,587 51
Received for rents		82 73
Total cash Income		<u>\$3,393,078 30</u>

EXPENDITURES.

Gross cash paid for losses	\$1,701,904 39
Deduct salvage and reinsurance	19,836 97
Net cash paid for losses	\$1,682,067 42
Cash dividends paid	273,735 00
Paid for commissions or brokerage	560,531 33
Paid for salaries, fees, and other charges of officers	241,178 53
Paid for taxes	64,708 42
Printing, advertising, and supplies	195,078 83
Total cash Expenditures	\$3,017,299 53

BALANCE SHEET.

Assets at beginning of year	\$5,627,445 23	Expenditures as above stated	\$3,017,299 53
Income as above stated	3,393,078 30	Assets at end of year	6,047,021 74
Balance as per schedule	43,797 74		
Total	\$9,064,321 27	Total	\$9,064,321 27

Schedule.

Gain in exchange of Government stocks	\$72,728 81	
Decrease in salvage		\$8,044 96
Loss on South Carolina bonds		9,909 54
Agents' balances charged off		2,636 72
Decrease in interest accrued		8,339 85
Balance		43,797 74
Total	\$72,728 81	\$72,728 81

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$347,393,978 00	\$3,913,439 00
Risks written during the year	390,222,100 00	3,326,909 59
Total risks and premiums	\$737,616,078 00	\$7,240,348 59
Deduct those expired and marked off as terminated	375,343,857 00	3,414,277 76
Gross amount in force at the end of the year	\$362,272,221 00	\$3,826,070 83
Deduct amount reinsured	5,467,985 00	60,681 83
Net amount in force at the end of the year	\$356,804,236 00	\$3,765,389 00
Amount in force—		
Having not more than one year to run	\$270,714,868 00	\$2,644,245 00
Having more than one, and not more than three, years to run,	66,977,335 00	853,849 00
Having more than three years to run	19,112,033 00	267,295 00

General Interrogatories.

Total premiums received from organization of the company to date	\$37,888,299 05
Total losses paid from organization to date	24,170,776 27
Total cash dividends declared since the company commenced business	3,715,000 00
Total losses incurred during the year	1,637,984 80

Total amount of company's stock owned by the directors, at par value . . .	\$654,300 00
Total dividends declared, payable in stock.	1,000,000 00
Total amount loaned to directors.	197,500 00
Total amount loaned to stockholders not officers	33,500 19
Amount deposited in various States and countries for the benefit of policy-holders of those States and countries	164,000 00
In the State of Virginia	\$44,000 00
In the State of Mississippi	20,000 00
In the Empire of Russia	100,000 00

Business in Kentucky During the Year.

Fire risks taken	\$3,798,082 00
Premiums received	53,893 30
Losses incurred	35,109 71
Losses paid	34,776 21
Paid for taxes	1,628 24

HOME INSURANCE COMPANY.

(Located in Columbus, Ohio. Incorporated July, 1863; commenced business January, 1864.)

J. B. HALL, *President.*H. N. HENDERSON, *Secretary.*

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Value of real estate owned	\$22,460 00
Loans on bond and mortgage.	145,848 39
Interest due and accrued thereon	15,600 01
Value of lands mortgaged	\$490,279 00
Buildings (insured for \$47,800 00)	72,101 00

Total value of mortgaged premises \$562,380 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 10-40 registered bonds	\$50,000 00	\$58,500 00
U. S. 5-20 bonds.	44,000 00	53,900 00
Columbus and Hocking Valley R. R. bonds	25,800 00	25,500 00
Columbus City bonds	18,500 00	19,240 00
Athens City bonds	3,800 00	3,800 00
Fayette County bonds	2,000 00	2,000 00
Jackson Township bonds.	280 00	280 00

Total par and market value \$144,080 00 \$163,220 00

Interest due and accrued thereon not included in market value 1,675 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
U. S. 5-20 bonds.	\$10,500 00	\$12,810 00	\$7,902 89	
National Bank stock.	14,000 00	21,000 00	12,272 50	
R. R. bonds.	1,000 00	1,000 00	485 00	
Total amount	<u>\$25,500 00</u>	<u>\$34,810 00</u>	<u>\$20,660 39</u>	\$20,660 39
Interest due and accrued thereon				2,215 60
Cash in office of company				3,369 77
Cash in bank—First National Bank, Columbus, Ohio.				27,112 53
Premiums in due course of collection				66,290 23
Bills receivable taken for premiums				20,737 92
Due from other companies for reinsurance				10,069 18
Total admitted Assets.				<u><u>\$499,259 02</u></u>

Items Unadmitted.

Office furniture.	\$3,277 41
Personal property.	5,346 41
Total.	<u><u>\$8,623 82</u></u>

LIABILITIES.

Losses adjusted and unpaid.	\$15,000 00
Losses in process of adjustment.	7,500 00
Losses resisted.	5,000 00
Amount of unpaid losses	<u>\$27,500 00</u>
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$139,982 77
Reinsurance <i>pro rata</i> on fire risks running more than one year	16,746 66
Amount required to safely reinsure all outstanding risks	<u>156,729 43</u>
Liabilities, except paid-up capital and net surplus	\$184,229 43
Paid-up capital	250,000 00
Net surplus.	65,029 59
Total Liabilities	<u><u>\$499,259 02</u></u>
Surplus as regards policy-holders	<u>\$315,029 59</u>

INCOME.

Gross cash received for premiums	\$400,542 62
Deduct reinsurance, rebate, and return premiums	56,926 29
Net cash received for premiums	<u>\$343,616 33</u>
Interest on bonds	25,351 25
Received for rents	276 45
Total cash Income	<u><u>\$369,244 03</u></u>

EXPENDITURES.

Cash paid for losses	\$197,137 36
Cash dividends paid	37,500 00
Paid for commissions or brokerage.	59,870 69

Paid for salaries, fees, and other charges of officers.	\$36,272 42
Paid for taxes	12,497 86
Printing, advertising, and supplies.	6,648 06
Office expenses	1,156 81
Adjusting and other expenses	26,757 76
Total cash Expenditures.	<u>\$377,840 96</u>

BALANCE SHEET.

Assets at beginning of year	\$515,408 32	Expenditures as above stated.	\$377,840 96
Income as above stated	369,244 03	Balance as per schedule	7,552 37
Total	<u>\$884,652 35</u>	Assets at end of year.	<u>499,259 02</u>
		Total.	<u>\$884,652 35</u>

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$25,416,808 00	\$367,600 38
Risks written during the year	26,004,681 00	400,542 62
Total risks and premiums	<u>\$51,421,489 00</u>	<u>\$768,143 00</u>
Deduct those expired and marked off as terminated	29,683,518 00	452,462 33
Gross amount in force at the end of the year	<u>\$21,737,971 00</u>	<u>\$315,680 67</u>
Deduct amount reinsured.	148,120 00	2,221 80
Net amount in force at the end of the year	<u>\$21,589,851 00</u>	<u>\$313,458 87</u>
Amount in force—		
Having not more than one year to run	\$18,845,292 00	\$279,965 54
Having more than one, and not more than three, years to run,	2,287,050 00	25,763 71
Having more than three years to run	457,509 00	7,729 62

General Interrogatories.

Total premiums received from organization of the company to date	\$3,198,466 23
Total losses paid from organization to date	2,277,307 01
Total cash dividends declared since the company commenced business	134,626 60
Total losses incurred during the year.	196,137 36
Total amount of company's stock owned by the directors, at par value	56,100 00
Total amount loaned to officers and directors	15,276 16
Total amount loaned to stockholders not officers	65,940 66
Amount deposited in Virginia for the benefit of policy-holders of that State	<u>25,000 00</u>

Business in Kentucky During the Year.

Fire risks taken.	\$273,685 00
Premiums received	3,778 38
Losses incurred	4,192 59
Losses paid	<u>1,192 59</u>

HOWARD INSURANCE COMPANY.

(Located in New York City. Incorporated March, 1825; commenced business April, 1825.)

SAMUEL T. SKIDMORE, *President.*RICHARD W. CLARK, *pro tem. Secretary.*

CAPITAL.

Paid up in cash \$500,000 00

ASSETS.

Value of real estate owned	\$125,000 00
Loans on bond and mortgage	60,500 00
Interest accrued thereon	1,343 99
Value of lands mortgaged	\$159,000 00
Buildings (insured for \$29,500 00)	160,000 00
Total value of mortgaged premises	\$319,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 6's, currency	\$200,000 00	\$246,000 00
U. S. 6's, 1881	60,000 00	72,000 00
U. S. 6's, 1867	10,000 00	12,000 00
U. S. 5 per cent. bonds, 1881	60,000 00	63,250 00
New York State bonds	5,000 00	5,400 00
New York County 6 per cent. bonds	5,000 00	5,200 00
New York City 6 per cent. bonds	30,000 00	31,200 00
Del. & Hud. Canal Co. 1st mortg. gold bonds	7,000 00	8,050 00
Del. & Hud. Canal Co. 1st mortg. bonds	50,000 00	56,000 00
Metropolitan National Bank stock	10,000 00	13,000 00
Phoenix National Bank stock	5,000 00	5,000 00
American Exchange National Bank stock	16,000 00	19,200 00
National Bank of Commerce stock	5,500 00	6,600 00
New York Gas-light Company stock	5,000 00	7,700 00
Total par and market value	\$468,500 00	\$555,600 00

Interest due and accrued thereon not included in market value 555,600 00
4,143 43*Loans on Collaterals.*

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
U. S. bonds	\$1,000 00	\$1,140 00	\$1,000 00
U. S. bonds	2,000 00	2,290 00	2,000 00
American Exchange Nat. Bank stock	1,400 00	1,680 00	1,300 00
Delaware & Hudson Canal Co. stock	17,300 00	22,500 00	15,000 00
Citizens' National Bank stock	1,000 00	1,200 00	1,000 00
Bank of Manhattan Co. stock	2,000 00	3,000 00	1,000 00
American Exchange Nat. Bank stock	10,000 00	12,000 00	10,000 00
Total amount	\$34,700 00	\$43,210 00	\$31,300 00

Interest due and accrued thereon 31,300 00

Cash in office of company 782 66

Cash in bank—National City Bank 1,807 96

Bank of Manhattan Co. \$9,425 19

Phoenix National Bank 5,888 17

4,592 57

Premiums in due course of collection 19,905 93

Rents due and accrued 13,882 27

833 34

Total admitted Assets \$815,099 58

LIABILITIES.

Losses in process of adjustment	\$4,149 8	
Losses resisted	1,700 00	
Amount of unpaid losses		\$5,849 89
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$92,231 02	
Reinsurance <i>pro rata</i> on fire risks running more than one year	18,227 07	
Amount required to safely reinsure all outstanding risks		110,458 09
Due agents		221 31
Liabilities, except paid-up capital and net surplus		\$116,529 29
Paid-up capital		500,000 00
Net surplus		198,570 29
Total Liabilities		\$815,099 58
Surplus as regards policy-holders	\$698,570 29	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$213,104 25	\$260 00	
Deduct reinsurance, rebate, and return premiums	15,892 11	39 00	
Net cash received for premiums	\$197,212 14	\$221 00	
			\$197,433 14
Interest on bonds, including dividends on stocks			35,063 70
Received for rents			5,100 00
Miscellaneous income			406 70
Total cash Income			\$238,003 54

EXPENDITURES.

Gross cash paid for losses (fire)	\$58,697 75	
Deduct salvage and reinsurance	1,176 22	
Net cash paid for losses		\$57,521 53
Cash dividends paid		60,000 00
Paid for commissions or brokerage		22,762 32
Paid for salaries, fees, and other charges of officers		31,387 47
Paid for taxes		8,527 39
Agency and office expenses		16,694 24
National, State, and local board expenses		2,426 28
Total cash Expenditures		\$199,319 23

BALANCE SHEET.

Assets at beginning of year	\$768,038 32	Expenditures as above stated	\$199,319 23
Income as above stated	238,003 54	Assets at end of year	815,099 58
Balance as per schedule	8,376 95		
Total	\$1,014,418 81	Total	\$1,014,418 81

Schedule.

	1874.	1875.
Interest due and accrued	\$6,266 88	\$6,270 08
Premiums uncollected	15,531 32	13,882 27
Rents due and accrued	866 67	833 34
Premiums of 1874 not realized in 1875		1,082 44
Interest account of 1874 not realized in 1875		250 00
Appreciation of stocks and bonds		9,709 39
Not accounted for by the company	985 70	
Balance	8,376 95	
Total	<u>\$32,027 52</u>	<u>\$32,027 52</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$25,080,098 00	\$219,759 33
Risks written during the year	26,627,004 00	213,391 00
Total risks and premiums	<u>\$51,707,102 00</u>	<u>\$433,150 33</u>
Deduct those expired and marked off as terminated	27,377,881 00	226,170 99
Gross amount in force at the end of the year	<u>\$24,329,221 00</u>	<u>\$206,979 34</u>
Deduct amount reinsured	784,752 00	4,289 23
Net amount in force at the end of the year	<u>\$23,544,469 00</u>	<u>\$202,690 11</u>
Amount in force—		
Having not more than one year to run	\$21,529,430 00	\$184,462 04
Having more than one, and not more than three, years to run,	1,811,113 00	15,158 77
Having more than three years to run	203,926 00	3,069 30
	<u></u>	<u></u>
	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$6,000 00	\$450 00
Risks written during the year	4,000 00	260 00
Total risks and premiums	<u>\$10,000 00</u>	<u>\$710 00</u>
Deduct those expired and marked off as terminated	10,000 00	710 00
	<u></u>	<u></u>

General Interrogatories.

Total premiums received since March 14, 1836	\$5,871,812 00
Total losses paid since March 14, 1836	4,115,217 00
Total cash dividends declared since March, 14, 1836	1,835,875 00
Total losses incurred during the year	54,733 83
Total amount of company's stock owned by the directors, at par value.	85,050 00
Total amount loaned to officers and directors	11,000 00
Total amount loaned to stockholders not officers.	4,000 00

Business in Kentucky During the Year.

Fire risks taken	\$357,880 00
Premiums received	3,950 84
Losses incurred	3 55
Losses paid	3 55
Paid for taxes	223 41

HUMBOLDT INSURANCE COMPANY.

(Located in Newark, N. J. Incorporated March, 1870; commenced business May, 1870.)

E. W. McCURE, *President.*J. GRISWOLD, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage.	\$213,862 00
Interest due and accrued thereon	10,651 36
Value of lands mortgaged.	\$369,675 00
Buildings (insured for \$148,900).	215,000 00

Total value of mortgaged premises	\$584,675 00
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Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Newark, N. J., certificates.	\$13,750 00	\$13,750 00	
U. S. bonds, 1881.	4,000 00	4,720 00	
Elizabeth City, N. J., bonds.	2,000 00	1,800 00	
Bayonne City, N. J., bonds.	1,000 00	970 00	
Louisville to L. & N. R. R. bonds.	1,000 00	780 00	
Total par and market value	\$21,750 00	\$22,020 00	22,020 00
Interest due and accrued thereon, not included in market value			574 24
Loaned on Citizens' Gas Co. stock (market value \$593 75)			300 00
Interest due and accrued thereon			8 75
Cash in office of company			542 59
Cash in bank—First National Bank, Newark.	\$37,543 00		
Dime Savings Institution	722 62		
Howard Institution	93 65		
Newark Savings Institution	1,940 24		40,299 51
Premiums in due course of collection			22,641 56

Total admitted Assets	\$310,900 01
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Items Unadmitted.

Office furniture	\$1,500 00
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LIABILITIES.

Losses adjusted and unpaid.	\$17,935 60
Losses in process of adjustment.	9,928 08
Losses resisted.	3,750 00
Amount of unpaid losses	\$31,613 68
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$68,173 54
Reinsurance <i>pro rata</i> on fire risks running more than one year.	6,785 44
Amount required to safely reinsure all outstanding risks	74,958 98
Liabilities, except paid-up capital and net surplus	\$106,572 66

Paid-up capital	\$200,000 00
Net surplus	4,327 35
Total Liabilities	\$310,900 01
Surplus as regards policy-holders	\$204,327 35

INCOME.

Gross cash received for premiums	\$157,763 47
Deduct reinsurance, rebate, and return premiums	20,214 89
Net cash received for premiums	\$137,548 58
Interest on bonds	12,052 19
Total cash Income	\$149,600 77

EXPENDITURES.

Cash paid for losses	\$100,162 97
Paid for commissions or brokerage	28,198 16
Paid for salaries, fees, and other charges of officers	12,195 75
Paid for taxes and all other expenses	22,216 38
Total cash Expenditures	\$162,773 26

BALANCE SHEET.

Assets at beginning of year	\$326,291 03	Expenditures as above stated	\$162,773 26
Income as above stated	149,600 77	Balance as per schedule	2,218 53
Total	\$475,891 80	Assets at end of year	310,900 01
		Total	\$475,891 80

Schedule.

Decrease in uncollected premiums		\$2,628 86
Bad agency balances		2,969 05
Gain in accrued interest	\$3,379 38	
Balance	2,218 53	
Total	\$5,597 91	\$5,597 91

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$12,817,291 00	\$199,395 75
Risks written during the year	10,586,046 00	166,131 08
Total risks and premiums	\$23,403,337 00	\$365,526 83
Deduct those expired and marked off as terminated	14,515,540 00	219,217 13
Gross amount in force at the end of the year	\$8,887,797 00	\$146,309 70
Deduct amount reinsured	48,033 00	517 57
Net amount in force at the end of the year	\$8,839,764 00	\$145,792 13
Amount in force—		
Having not more than one year to run	\$8,161,962 00	\$136,347 09
Having more than one, and not more than three, years to run,	586,202 00	7,895 77
Having more than three years to run	91,600 00	1,549 27

General Interrogatories.

Total premiums received from organization of the company to date.	\$721,534 08
Total losses paid from organization to date	349,112 59
Total cash dividends declared since the company commenced business.	37,671 67
Total losses incurred during the year.	98,023 72
Total amount of company's stock owned by the directors, at par value	83,000 00
Total amount loaned to officers and directors	68,000 00
Total amount loaned to stockholders not officers	21,100 00

Business in Kentucky During the Year.

Fire risks taken	\$150,128 00
Premiums received	3,042 98
Losses incurred	568 33
Losses paid.	568 33
Paid for taxes	62 81

INSURANCE COMPANY OF NORTH AMERICA.

*(Located in Philadelphia, Pennsylvania. Organized 1792; commenced business 1794.)*ARTHUR G. COFFIN, *President.*MATTHIAS MARIS, *Secretary.*

CAPITAL.

Paid up in cash	\$1,000,000 00
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ASSETS.

Value of real estate owned	\$90,000 00
Loans on bond and mortgage	1,001,490 00
Interest due thereon	17,653 33
Value of mortgaged premises (insured for \$660,000 00).	\$2,629,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds, 1881, registered	\$100,000 00	\$119,250 00
U. S. bonds, 1881, coupon	100,000 00	120,000 00
U. S. bonds, 1881, registered	100,000 00	116,625 00
U. S. 5-20's, 1865 and 1867, registered	100,000 00	118,325 00
U. S. 5-20's, 1881	100,000 00	116,625 00
Pennsylvania State 5's, gold	10,000 00	10,400 00
Pennsylvania State 6's	106,000 00	124,860 00
New Jersey State 6's	59,000 00	62,245 00
Delaware State 6's	10,000 00	10,400 00
Connecticut State 6's, 1881	95,000 00	102,600 00
Indiana State 7's	40,000 00	44,000 00
Philadelphia City 6's	300,000 00	316,860 00
Pittsburg City 7's	50,000 00	53,500 00
Milwaukee City 7's	50,000 00	52,500 00
Cincinnati City bonds	110,000 00	114,980 00
Indianapolis City 7-30's	30,000 00	30,300 00
Hartford City 6's	50,000 00	50,500 00
Rochester City 7's	25,000 00	25,125 00

	PAR VALUE.	MAR. VALUE.
Columbus City 8's	\$15,000 00	\$16,200 00
Fall River City 5's, gold	30,000 00	28,500 00
Toledo City Education 8's	10,000 00	10,100 00
Harrisburg City 6's	15,000 00	14,400 00
Providence City 5's, gold	25,000 00	23,750 00
Newark City 7's	20,000 00	21,000 00
Cleveland City 7's	30,000 00	31,500 00
Boston City 6's	200,000 00	216,000 00
Williamsport City 6's	3,000 00	2,550 00
Bellefonte Borough bonds, 6's	6,000 00	5,460 00
Pennsylvania Railroad 1st mortgage bonds	50,000 00	53,000 00
Delaware Railroad loan, 1895	25,000 00	25,000 00
Chesapeake and Delaware Canal Co.'s loan, 1886	37,000 00	32,190 00
North Pennsylvania Railroad loan, 6 per cent., coupon	30,000 00	31,800 00
North Pennsylvania Railroad loan, 7 per cent., coupon	5,000 00	5,300 00
Delaware Division Canal Co.'s loan, 1878	15,000 00	14,700 00
D. & R. Canal Co., and C. & A. R. R. & T. Co. bonds	11,000 00	11,550 00
Lehigh Coal and Navigation Co.'s convertible loan	6,000 00	5,700 00
Lehigh Coal & Navigation Co.'s 1st. mort. loan, regis'd	25,000 00	25,625 00
Lehigh Valley Railroad 6's loan	50,000 00	53,125 00
Lehigh Valley Railroad 7's loan	25,000 00	27,750 00
Philadelphia and Reading Railroad registered loan	50,000 00	53,000 00
Western Pennsylvania Railroad loan	15,000 00	12,375 00
Pennsylvania and N. Y. C. R. R. 7's loan	30,000 00	31,950 00
American S. S. Co. bonds	40,000 00	35,200 00
Philadelphia and Reading Railroad 7's, registered	8,000 00	8,500 00
Philadelphia and Reading Railroad coupons	5,000 00	5,300 00
Pennsylvania Railroad consolidated 1st mort. bonds	50,000 00	48,750 00
South Carolina bonds	11,000 00	5,500 00
Lehigh Valley Railroad convertible mortgage bonds	50,000 00	48,500 00
United Railroad bonds, N. J.	42,000 00	42,000 00
Philadelphia and Reading Railroad 1st mort. loan	50,000 00	51,500 00
Wm. Cramp & Sons' Dry Dock loan, reg., 6 per cent.	30,000 00	30,000 00
Philadelphia, Wilmington and Baltimore R. R. loan	39,000 00	39,780 00
Wrecking Steamer North America stock	40,250 00	40,250 00
Philadelphia National Bank stock	10,000 00	17,800 00
Chesapeake and Delaware Canal Co. stock	11,400 00	4,560 00
North Pennsylvania Railroad stock	6,100 00	6,466 00
Philadelphia, Germantown & Norristown R. R. stock	15,000 00	29,700 00
Other loans, stocks, and securities	10,500 00	10,500 00
Total par and market value	\$2,581,250 00	\$2,765,986 00

\$2,765,986 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Philadelphia City 6's, loan	\$11,000 00	\$11,550 00	\$9,200 00
Catawissa R. R. 7 per cent. loan	5,000 00	5,200 00	5,000 00
Philadelphia City 6's, loan	500 00	525 00	448 00
Lehigh Coal and Nav. Co. loan	8,000 00	7,760 00	6,500 00
Philadelphia City 6's, loan	1,000 00	1,050 00	700 00
Philadelphia City 6's, loan	7,500 00	7,875 00	5,000 00
Pennsylvania Ins. on Lives, &c., stock	2,100 00	4,200 00	2,320 00
Pennsylvania R. R. stock	4,350 00	4,608 00	3,000 00
Lehigh Coal and Navigation Co. stock	5,000 00	11,000 00	
Nesquehoning Valley R. R. stock	5,000 00	5,200 00	
Lehigh Valley R. R. stock	5,000 00	5,500 00	
Philadelphia and Reading R. R. stock	5,000 00	6,200 00	50,000 00
Pennsylvania R. R. stock	5,000 00	5,200 00	
United R. R., N. J., stock	10,000 00	10,400 00	
Newark City School bonds	10,000 00	13,400 00	
Total amount	\$84,450 00	\$99,758 00	\$82,168 00

82,168 00

Interest due and accrued thereon 276 00

Cash in bank—Bank of Montreal	\$18,482 14
Philadelphia National Bank	129,992 43
Merchants' National Bank	55,427 92
Brown, Shipley & Co., Bankers, London	176,025 96
Fidelity Insurance, Trust, and Safe Company	154,569 96
Pennsylvania Company Insurance on Lives, &c.	33,983 39
National Union Bank, Reading	3,729 16
Union Bank of Newfoundland	6,683 52

578,894 48

Premiums in due course of collection 287,473 04

Bills receivable taken for premiums 343,606 61

Total admitted Assets \$5,167,547 46

LIABILITIES.

Losses adjusted and unpaid.	\$56,150 45	
Losses in process of adjustment.	197,594 41	
Losses resisted	23,235 14	
Gross amount of unpaid losses.	\$277,000 00	
Deduct salvage thereon.	20,000 00	
Net amount of unpaid losses		\$257,000 00
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$812,671 87	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	397,640 72	
Reinsurance at 50 per cent. on inland navigation risks	430,467 24	
Reinsurance at 100 per cent. on marine risks		
Amount required to safely reinsure all outstanding risks		1,640,779 83
Amount reclaimable on perpetual fire risks.		347,750 35
Liabilities, except paid-up capital and net surplus.	\$2,245,530 18	
Paid-up capital	1,000,000 00	
Net surplus.	1,922,017 28	
Total Liabilities		\$5,167,547 46
Surplus as regards policy-holders	\$2,922,017 28	

INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums.	\$1,689,693 20	\$2,004,046 24
Deduct reinsurance, rebate, and return premiums	130,217 60	432,927 94
Net cash received for premiums	\$1,559,475 60	\$1,571,118 30
		\$3,130,593 90
Interest on bonds, including dividends on stocks		220,842 33
Deposit premiums on perpetual fire risks received		\$18,735 45
Total cash Income.		\$3,351,436 23

EXPENDITURES.

	FIRE.	MARINE & INLAND.
Gross cash paid for losses	\$872,456 85	\$1,474,219 30
Deduct salvage and reinsurance	8,972 78	259,031 83
Net cash paid for losses	\$863,484 07	\$1,215,187 47
		\$2,078,671 54
Cash dividends paid.		201,448 80
Paid for commissions or brokerage		274,102 45
Paid for salaries, fees, and other charges of officers		91,520 64
Paid for taxes.		80,518 19
Printing, advertising, supplies, &c.		223,847 61
Deposit premiums on perpetual fire risks returned		\$6,049 69
Total cash Expenditures.		\$2,950,109 23

BALANCE SHEET.

Assets at beginning of year	\$4,686,812 96	Expenditures as above stated	\$2,950,109 23
Income as above stated	3,351,436 23	Assets at end of year	5,167,547 46
Balance as per schedule	79,497 50		
Total	\$8,117,656 69	Total	\$8,117,656 69

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$183,516,475 00	\$2,774,753 25
Risks written during the year	130,600,500 00	1,709,695 25
Total risks and premiums	\$314,116,975 00	\$4,484,448 50
Deduct those expired and marked off as terminated	139,520,642 00	1,794,032 26
Amount in force at the end of the year	\$174,596,333 00	\$2,690,416 24

Amount in force—

Having not more than one year to run	\$104,232,359 00	\$1,517,445 18
Having more than one, and not more than three, years to run	46,811,614 00	666,133 20
Having more than three years to run	10,845,391 00	140,784 86
Perpetual risks and premiums	12,706,969 00	366,053 00

MARINE & INLAND RISKS.

	PREMIUMS.
Risks in force at the beginning of the year	\$11,497,833 00
Risks written during the year	170,196,296 00
Total risks and premiums	\$181,694,129 00
Deduct those expired and marked off as terminated	171,978,766 00
Amount in force at the end of the year	\$9,715,363 00

General Interrogatories.

Total premiums received from organization of the company to date	\$64,000,000 00
Total losses paid from organization to date	38,000,000 00
Total cash dividends declared since the company commenced business	8,650,000 00
Total losses incurred during the year	2,078,671 54
Total amount of company's stock owned by the directors, at par value	20,230 00
Total amount loaned to stockholders not officers	24,968 00

Business in Kentucky During the Year.

Fire risks taken	\$3,056,758 00
Premiums received	46,141 08
Losses incurred	15,274 59
Losses paid	16,048 09
Paid for taxes	1,495 96

LAMAR INSURANCE COMPANY.

(Located in New York City. Incorporated April, 1872; commenced business April, 1872.)

ISAAC R. ST. JOHN, *President.*

W. R. MAC DIARMID, *Secretary.*

CAPITAL.

Paid-up in cash \$200,000 00

ASSETS.

Loans on bond and mortgage \$58,900 00
 Value of lands mortgaged \$40,000 00
 Buildings (insured for \$58,900) 83,000 00

Total value of mortgaged premises \$123,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 10-40 bonds	\$25,000 00	\$29,375 00
U. S. 5-20 bonds	197,000 00	233,020 00
U. S. 6's	35,000 00	41,825 00
National Bank of the Republic stock	5,000 00	4,500 00
National Bank of Commerce stock	7,500 00	9,187 50
St. Nicholas National Bank stock	7,500 00	7,800 00

Total par and market value \$277,000 00 \$325,707 50

325,707 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Mechanics' Bank, Brooklyn, stock	\$2,050 00	\$3,075 00	\$1,000 00
Cash in office of company			33 13
Cash in bank—Union Trust Company			\$152 88
National Bank of the Republic			13,083 19

1,000 00

33 13

7,394 70

1,820 65

Total admitted Assets \$408,092 05

LIABILITIES.

Losses in process of adjustment \$14,300 00
 Reinsurance at 50 per cent. of premiums on fire risks under one year \$68,142 95
 Reinsurance *pro rata* on fire risks running more than one year 5,311 26
 Reinsurance at 50 per cent. on inland navigation risks 1,602 62

Amount required to safely reinsure all outstanding risks 75,056 83

Brokerage and other charges due 1,225 81

Liabilities, except paid-up capital and net surplus \$90,582 64

Paid-up capital 200,000 00

Net surplus 117,509 41

Total Liabilities \$408,092 05

Surplus as regards policy-holders \$317,509 41

INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums	\$164,084 74	\$33,474 93
Deduct reinsurance, rebate, and return premiums	12,257 98	10,630 00
Net cash received for premiums	<u>\$151,826 76</u>	<u>\$22,844 93</u>
		\$174,671 69
Interest on bonds, including dividends on stocks		21,555 67
Total cash Income		<u>\$196,227 36</u>

EXPENDITURES.

	FIRE.	MARINE & INLAND.
Gross cash paid for losses	\$79,795 85	\$21,795 16
Deduct salvage and reinsurance		472 37
Net cash paid for losses	<u>\$79,795 85</u>	<u>\$21,322 79</u>
		\$101,118 64
Cash dividends paid		20,000 00
Paid for commissions or brokerage		18,522 28
Paid for salaries, fees, and other charges of officers		17,100 00
Paid for taxes		2,816 90
Printing, advertising, and supplies		21,172 54
Total cash Expenditures		<u>\$180,730 36</u>

BALANCE SHEET.

Assets at beginning of year	\$387,705 84	Expenditures as above stated	\$180,730 36
Income as above stated	196,227 36	Assets at end of year	408,092 05
Balance as per schedule	4,889 21		
Total	<u>\$588,822 41</u>	Total	<u>\$588,822 41</u>

Schedule.

	1874.	1875.
Uncollected premiums	\$7,457 33	\$7,394 70
Bills receivable		1,820 65
Premium on bonds owned	17,149 44	20,280 63
Balance	4,889 21	
Total	<u>\$29,495 98</u>	<u>\$29,495 98</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$11,910,832 00	\$154,932 30
Risks written during the year	17,471,990 00	164,272 11
Total risks and premiums	<u>\$29,382,822 00</u>	<u>\$319,204 41</u>
Deduct those expired and marked off as terminated	16,920,321 00	174,128 16
Gross amount in force at the end of the year	<u>\$12,462,501 00</u>	<u>\$145,076 25</u>
Deduct amount reinsured	55,150 00	301 34
Net amount in force at the end of the year	<u>\$12,407,351 00</u>	<u>\$144,774 91</u>

Amount in force—

Having not more than one year to run.	\$11,738,185 00	\$136,285 89
Having more than one, and not more than three, years to run,	576,866 00	7,061 15
Having more than three years to run.	92,300 00	1,427 87

MARINE & INLAND RISKS.

PREMIUMS.

Risks in force at the beginning of the year.	\$228,859 00	\$6,033 54
Risks written during the year.	9,062,829 00	35,045 58
Total risks and premiums.	\$9,291,688 00	\$41,079 12
Deduct those expired and marked off as terminated.	9,121,588 00	37,873 87
Amount in force at the end of the year.	\$170,100 00	\$3,205 25

General Interrogatories.

Total premiums received from organization of the company to date	\$720,209 81
Total losses paid from organization to date	379,465 85
Total cash dividends declared since the company commenced business	40,000 00
Total losses incurred during the year.	89,044 38
Total amount of company's stock owned by the directors, at par value	52,300 00
Total amount loaned to stockholders not officers	1,000 00

Business in Kentucky During the Year.

Fire risks taken.	\$203,340 00
Premiums received.	3,437 04
Losses incurred.	12 95
Losses paid.	12 95
Paid for taxes.	92 66

LANCASTER FIRE INSURANCE COMPANY.

(Located in Lancaster, Pennsylvania. Reorganized November, 1867; commenced business March, 1868.)

THOS. E. FRANKLIN, *President.*

BENJ. F. SHENK, *Secretary.*

CAPITAL.

Paid up in cash.	\$200,000 00
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ASSETS.

Value of real estate owned.	\$27,300 00
Loans on bond and mortgage.	80,261 93
Interest accrued thereon.	3,750 95
Value of lands mortgaged.	\$201,750 00
Buildings (insured for \$30,000 00).	112,600 00
Total value of mortgaged premises.	\$314,350 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20 bonds	\$4,000 00	\$4,780 00
Delaware State bonds	7,000 00	7,070 00
Missouri State bonds	6,000 00	6,120 00
Erie City (consolidated water loan)	12,500 00	11,875 00
Union Pacific Railroad first mortgage bonds	10,900 00	10,587 50
Lehigh Valley Railroad first mortgage bonds	5,000 00	5,300 00
Camden and Amboy Railroad (consolidated) bonds	3,000 00	3,180 00
Delaware & Raritan and Camden & Amboy R. R. bonds	1,000 00	1,020 00
Connecting Railway first mortgage bonds	1,000 00	940 00
Pennsylvania Railroad general mortgage bonds	15,000 00	15,487 50
Pennsylvania Canal general mortgage bonds	10,000 00	7,200 00
Schuylkill Navigation bonds	3,000 00	2,370 00
Lancaster Hotel Company bonds	5,000 00	5,000 00
Farmers' National Bank stock	6,000 00	10,080 00
Columbia National Bank stock	1,900 00	2,850 00
Lancaster City 6's	2,000 00	2,000 00
Total par and market value	<u>\$92,400 00</u>	<u>\$95,860 00</u>

\$95,860 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
U. S. 5-20 bonds	\$12,750 00	\$14,236 25	\$12,700 00
Union Pacific 1st mortg. R. R. bonds	3,000 00	3,176 25	2,750 00
Harrisburg, Ports. & Lan. R. R. bonds	2,000 00	2,000 00	1,950 00
Lehigh Valley Railroad 7's	5,000 00	5,550 00	4,800 00
Pennsylvania Canal bonds	3,000 00	2,500 00	2,300 00
Pennsylvania Railroad 1st mortg. bonds	1,000 00	1,060 00	1,000 00
Bridgeport & Port Norris R. R. bonds	3,000 00	3,000 00	2,800 00
Burlington & Cedar Rapids R. R. b'ds	2,210 00	775 50	700 00
Schuylkill Navigation bonds	3,000 00	2,370 00	2,000 00
Lawrence County (compromise) bonds	800 00	800 00	750 00
New Orleans City bonds	1,500 00	900 00	550 00
Lancaster Hotel 1st mortg. bonds	1,000 00	1,000 00	900 00
Empire Transportation Co. bonds	3,000 00	3,120 00	2,500 00
Reading Railroad stock	750 00	810 00	700 00
Farmers' National Bank stock	1,900 00	3,192 00	2,800 00
Columbia National Bank stock	600 00	900 00	625 00
Strasburg National Bank stock	5,200 00	6,760 00	5,950 00
Inland Ins. & Dep. Co. stock	1,000 00	1,000 00	828 00
Manor Turnpike Co. stock	2,350 00	3,760 00	2,800 00
Conesoga & Big Spring T'pke Co. st'k	1,125 00	900 00	600 00
Marietta & Maytown T'pke Co. stock	400 00	480 00	400 00
Lancaster & Marietta T'pke Co. stock	1,625 00	1,072 50	850 00
Lancaster Gas Company stock	950 00	1,520 00	1,150 00
Det. & L. Superior Iron Man. Co. stock	10,000 00	15,000 00	5,000 00
Hamtramck Iron Works stock	300 00	300 00	250 00
Enterprise Coal Co. stock	18,000 00	5,400 00	2,400 00
Total amount	<u>\$85,460 00</u>	<u>\$81,582 50</u>	<u>\$60,953 00</u>

60,053 00

Interest due and accrued thereon	4,943 53
Loans with mortgages and judgments as collaterals	9,400 00
Cash in office of company	7,169 30
Cash in bank—Farmers' National Bank	\$13,677 49
Reed, McGraw & Co., Bankers	18,256 11
Gross premiums in due course of collection	31,933 60
Bills receivable taken for premiums	40,102 18
Bills receivable taken for premiums	1,284 43
Rents due and accrued	638 75
Total admitted Assets	<u>\$362,697 67</u>

LIABILITIES.

Losses adjusted and unpaid	\$19,508 01
Losses in process of adjustment	7,168 00
Losses resisted	1,325 53
Amount of unpaid losses	\$28,001 54
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$61,090 75
Reinsurance <i>pro rata</i> on fire risks running more than one year	15,218 35
Amount required to safely reinsure all outstanding risks	76,309 10

Amount reclaimable on perpetual fire risks	\$3,651 79
Cash dividends unpaid	1,214 50
Due and accrued for salaries, rents, advertising, &c.	641 67
Brokerage and other charges due	10,025 54

Liabilities, except paid-up capital and net surplus	\$119,844 14
Paid-up capital	200,000 00
Net surplus	42,853 53

Total Liabilities	\$362,697 67
Surplus as regards policy-holders	\$242,853 53

INCOME.

Gross cash received for premiums	\$242,232 20
Deduct reinsurance, rebate, and return premiums	7,491 08
Net cash received for premiums	\$234,741 12
Interest on bonds, including dividends on stocks	13,148 62
Received for rents and brokerage	1,630 56
Deposit premiums on perpetual fire risks received	\$1,196 41
Total cash Income	\$249,520 30

EXPENDITURES.

Cash paid for losses	\$170,747 23
Cash dividends paid	9,436 50
Paid for commissions or brokerage	51,449 28
Paid for salaries, fees, and other charges of officers	5,669 23
Paid for taxes	5,849 56
Home office and agency expenses	11,031 07
Deposit premiums on perpetual fire risks returned	\$93 75
Total cash Expenditures	\$254,182 87

BALANCE SHEET.

Assets at beginning of year	\$359,156 66	Expenditures as above stated	\$254,182 87
Income as above stated	249,520 30	Assets at end of year	362,697 67
Balance as perschedule	8,203 58		
Total	\$616,880 54	Total	\$616,880 54

Schedule.

Increase in value of securities	\$3,623 52		
Increase in accrued interest	2,882 98		
Increase in accrued rents	536 75		
Increase in uncollected premiums	7,727 32		
Doubtful debts due company			\$6,566 99
Balance			8,203 58
Total	\$14,770 57		\$14,770 57

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$10,360,238 00	\$188,796 44
Risks written during the year	16,100,426 00	239,743 12
Total risks and premiums	\$26,460,664 00	\$428,539 56
Deduct those expired and marked off as terminated.	16,968,972 00	261,588 23
Gross amount in force at the end of the year	\$9,491,692 00	\$166,951 33
Deduct amount reinsured.	86,266 00	1,314 82
Net amount in force at the end of the year.	\$9,405,426 00	\$165,636 51
Amount in force—		
Having not more than one year to run	\$6,346,202 00	\$122,181 51
Having more than one, and not more than three, years to run,	2,302,967 00	29,345 76
Having more than three years to run.	623,838 00	10,051 69
Perpetual risks and premiums	132,419 00	4,057 55

General Interrogatories.

Total premiums received from organization of the company to date	\$1,183,994 40
Total losses paid from organization to date	792,301 43
Total cash dividends declared since the company commenced business. . . .	44,000 00
Total losses incurred during the year	171,869 11
Total amount of company's stock owned by the directors, at par value . . .	116,350 00
Total amount loaned to officers and directors	33,550 00
Total amount loaned to stockholders not officers	12,433 00

Business in Kentucky During the Year.

Fire risks taken	\$159,480 00
Premiums received	3,006 59
Losses incurred	8 33
Losses paid	8 33
Paid for taxes	154 19

LORILLARD INSURANCE COMPANY.

(Located in New York City. Incorporated December, 1871; commenced business January, 1872.)

CARLISLE NORWOOD, *President.*

JOHN C. MILLS, *Secretary.*

CAPITAL.

Paid up in cash \$300,000 00

ASSETS.

Value of real estate owned	\$6,000 00
Loans on bond and mortgage	76,000 00
Interest accrued thereon	2,707 64
Value of mortgaged premises (insured for \$74,500)	\$208,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20 coupon bonds	\$175,000 00	\$211,083 75
U. S. currency 6's	25,000 00	30,687 25
Total par and market value	<u><u>\$200,000 00</u></u>	<u><u>\$241,771 00</u></u>

241,771 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
N. Y. Cen. & Hud. R. R. bonds	\$50,000 00	\$57,000 00	\$50,000 00
Metropolitan Gas-light Co. stock	10,000 00	15,000 00	10,000 00
N. Y. Cen. & Hud. R. R. stock	5,000 00	5,350 00	4,500 00
N. Y., N. H. & H. R. R. stock	10,000 00	15,000 00	10,000 00
Union Trust Company stock	10,000 00	13,000 00	20,000 00
Chatham National Bank stock	3,000 00	3,900 00	4,000 00
Oriental National Bank stock	1,000 00	1,600 00	1,000 00
Phoenix National Bank stock	1,000 00	1,000 00	800 00
Total amount	<u><u>\$90,000 00</u></u>	<u><u>\$111,850 00</u></u>	<u><u>\$89,300 00</u></u>
Interest due and accrued thereon			89,300 00
Cash in office of company			4,517 86
Cash in bank—Manhattan Company			1,264 14
Union Trust Company			\$23,745 29
			14,374 03
			<u>38,119 32</u>
Gross premiums in due course of collection			21,743 86

Total admitted Assets \$481,423 82

LIABILITIES.

Losses in process of adjustment	\$9,000 00
Deduct salvage and reinsurance	2,500 00
Net amount of unpaid losses	<u>\$6,500 00</u>
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$49,208 98
Reinsurance <i>pro rata</i> on fire risks running more than one year	19,385 62
Amount required to safely reinsure all outstanding risks	<u>68,594 60</u>
Brokerage and other charges due	3,046 02
Liabilities, except paid-up capital and net surplus	<u><u>\$78,140 62</u></u>

Paid-up capital	\$300,000 00
Net surplus	103,283 20

Total Liabilities	\$481,423,82
Surplus as regards policy-holders	\$403,283 20

INCOME.

Gross cash received for premiums	\$198,943 05
Deduct reinsurance, rebate, and return premiums	30,280 99
Net cash received for premiums	\$168,662 06
Interest on bonds	25,067 79
Total cash Income	\$193,729 85

EXPENDITURES.

Gross cash paid for losses	\$48,241 78
Deduct salvage and reinsurance.	1,360 83
Net cash paid for losses	\$46,880 95
Cash dividends paid	30,000 00
Paid for commissions or brokerage.	26,607 15
Paid for salaries, fees, and other charges of officers	25,715 00
Paid for taxes.	8,936 88
Printing, advertising, supplies, &c.	13,832 32
Total cash Expenditures.	\$151,972 30

BALANCE SHEET.

Assets at beginning of year	\$436,551 64	Expenditures as above stated	\$151,972 30
Income as above stated	193,729 83	Assets at end of year	481,423 82
Balance as per schedule	3,114 63		
Total.	\$633,396 12	Total.	\$633,396 12

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$11,648,352 00	\$136,384 50
Risks written during the year	23,866,185 00	200,622 36
Total risks and premiums	\$35,514,537 00	\$337,006 86
Deduct those expired and marked off as terminated	21,540,680 00	195,448 84
Gross amount in force at the end of the year	\$13,973,857 00	\$141,558 02
Deduct amount reinsured.	1,621,352 00	14,604 33
Net amount in force at the end of the year	\$12,352,505 00	\$126,953 69

Amount in force—

Having not more than one year to run	\$10,552,346 00	\$98,417 96
Having more than one, and not more than three, years to run,	1,507,710 00	24,450 44
Having more than three years to run	292,449 00	4,085 29

General Interrogatories.

Total premiums received from organization of the company to date	\$754,136 00
Total losses paid from organization to date	339,573 51
Total cash dividends declared since the company commenced business	81,000 00
Total losses incurred during the year.	49,630 95
Total amount of company's stock owned by the directors, at par value	107,250 00
Total amount loaned to officers and directors	70,000 00
Total amount loaned to stockholders not officers.	26,500 00

Business in Kentucky During the Year.

Fire risks taken	\$298,390 00
Premiums received	4,417 78
Losses paid	13 50

MANHATTAN FIRE INSURANCE COMPANY.

*(Located in New York City. Incorporated January, 1872; commenced business March, 1872.)*ANDREW J. SMITH, *President.*LOUIS P. CARMAN, *Secretary.*

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Value of real estate owned	\$6,000 00
Loans on bond and mortgage	221,273 55
Interest due and accrued thereon	5,434 16
Value of lands mortgaged	\$301,300 00
Buildings (insured for \$202,000).	202,000 00

Total value of mortgaged premises	\$503,300 00
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Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$300,450 00	\$360,000 00
South Carolina bonds	20,000 00	7,000 00
Total par and market value	\$320,450 00	\$367,000 00

367,000 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Central Pacific gold bonds	\$1,000 00	\$1,200 00	\$700 00	
Bank of America stock	2,000 00	3,000 00	2,000 00	
U. S. bonds	8,500 00	10,150 00	7,750 00	
Knickerbocker Ice Company stock	37,000 00	37,000 00	28,000 00	
Phoenix Insurance Co. stock	6,600 00	8,500 00	6,400 00	
Dry Dock & E. Broad. R. R. stock	3,400 00	5,000 00	2,500 00	
Brewers & Maltsters' Ins. stock	4,500 00	4,500 00	3,500 00	
Howard Ins. Co. stock	800 00	900 00	700 00	
Mechanics' Bank stock	450 00	500 00	425 00	
Home Ins. Co. stock	6,500 00	7,200 00	5,250 00	
Total amount.	<u>\$70,750 00</u>	<u>\$77,950 00</u>	<u>\$57,225 00</u>	\$57,225 00
Interest due and accrued thereon				831 06
Cash in office of company				2,373 23
Cash in bank—Leather Manufacturers' National Bank				75,864 16
Gross premiums in due course of collection				47,044 47
Bills receivable taken for premiums				11,647 34
Due from other companies for reinsurance				6,400 00
Total admitted Assets.				<u>\$801,092 97</u>

LIABILITIES.

Losses in process of adjustment	\$22,000 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$238,215 76
Reinsurance <i>pro rata</i> on fire risks running more than one year	6,592 26
Reinsurance at 100 per cent. on marine risks	<u>1,860 30</u>
Amount required to safely reinsure all outstanding risks	246,668 32
Brokerage and other charges due	<u>3,934 78</u>
Liabilities, except paid-up capital and net surplus	\$272,603 10
Paid-up capital	250,000 00
Net surplus	<u>278,489 87</u>
Total Liabilities	\$801,092 97
Surplus as regards policy-holders	<u>\$528,489 87</u>

INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums	\$682,399 31	\$66,954 15
Deduct reinsurance, rebate, and return premiums	<u>49,806 57</u>	<u>* 30,790 50</u>
Net cash received for premiums	<u>\$632,592 74</u>	<u>\$36,163 65</u>
Interest on bonds		<u>\$668,756 39</u>
Total cash Income		<u>\$701,672 73</u>

EXPENDITURES.

	FIRE.	MARINE & INLAND.
Cash paid for losses	\$311,170 34	\$28,858 95
Cash dividends paid		<u>\$340,029 29</u>
Paid for commissions or brokerage		<u>35,000 00</u>
		<u>103,478 50</u>

Paid for salaries, fees, and other charges of officers.	\$49,586 28
Paid for taxes.	15,011 39
Printing, advertising, and supplies.	57,589 05
Total cash Expenditures.	<u>\$600,694 51</u>

BALANCE SHEET.

Assets at beginning of year	\$700,885 36	Expenditures as above stated.	\$600,694 51
Income as above stated	701,672 73	Balance as per schedule	770 61
Total.	<u>\$1,402,558 09</u>	Assets at end of year.	801,092 97
		Total.	<u>\$1,402,558 09</u>

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$32,234,893 00	\$478,878 14
Risks written during the year	52,747,118 00	632,592 74
Total risks and premiums	<u>\$84,982,011 00</u>	<u>\$1,111,470 88</u>
Deduct those expired and marked off as terminated.	50,723,801 00	614,023 40
Gross amount in force at the end of the year	<u>\$34,258,210 00</u>	<u>\$497,447 48</u>
Deduct amount reinsured	644,819 00	11,999 76
Net amount in force at the end of the year	<u>\$33,613,391 00</u>	<u>\$485,447 72</u>
Amount in force—		
Having not more than one year to run	\$31,590,074 00	\$476,431 52
Having more than one, and not more than three, years to run,	1,593,644 00	7,749 15
Having more than three years to run	429,673 00	1,267 05

MARINE & INLAND RISKS.

	PREMIUMS.
Risks written during the year	\$5,202,695 00
Deduct those expired and marked off as terminated.	5,079,795 00
Amount in force at the end of the year	<u>\$122,900 00</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$2,259,590 31
Total losses paid from organization to date	1,112,946 12
Total cash dividends declared since the company commenced business.	85,000 00
Total losses incurred during the year.	342,400 00
Total amount of company's stock owned by the directors, at par value	70,600 00
Total amount loaned to directors	15,400 00
Total amount loaned to stockholders not officers.	2,000 00
Amount deposited in various States for the benefit of policy-holders of those States	32,500 00
In the State of South Carolina	\$20,000 00
In the State of Virginia	12,500 00

Business in Kentucky During the Year.

Fire risks taken	\$401,080 00
Premiums received	6,425 37
Losses incurred	2,757 76
Losses paid	664 69
Paid for taxes	450 97

MERCANTILE MUTUAL INSURANCE COMPANY.

(Located in New York City. Incorporated April, 1842; commenced business April, 1842.)

ELLWOOD WALKER, *President.*C. J. DESPARD *Secretary.*

CAPITAL.

Paid up in cash	\$500,000 00
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ASSETS.

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Bank of the Republic stock	\$10,000 00	\$8,500 00
Bank of America stock	7,000 00	10,500 00
Bank of Commerce stock	10,000 00	12,000 00
Bank of New York stock	2,500 00	3,225 00
Bank of State of New York stock	10,000 00	10,400 00
Phenix Bank stock	1,000 00	960 00
Metropolitan Bank stock	5,000 00	6,400 00
Merchants' Bank stock	10,000 00	12,000 00
Hanover Bank stock	10,000 00	8,800 00
Manhattan Bank stock	15,000 00	23,400 00
Continental Bank stock	9,000 00	8,100 00
Union Bank stock	1,000 00	1,350 00
St. Nicholas Bank stock	11,000 00	11,110 00
Gallatin National Bank stock	6,700 00	8,710 00
Marine Bank stock	1,700 00	2,040 00
Park Bank stock	10,000 00	13,500 00
American Exchange Bank stock	10,200 00	11,730 00
Williamsburgh Gas-light Company stock	16,350 00	22,072 00
Williamsburgh Gas-light Company scrip	13,000 00	13,000 00
Coast Wrecking Company stock	10,000 00	5,000 00
New York City 6 per cent., 1887, bonds	20,000 00	20,050 00
U. S. 5-20 bonds, 1865	23,000 00	26,910 00
U. S. 6 per cent. bonds	55,000 00	67,444 00
Indianapolis and Vincennes Railroad bonds	20,000 00	15,000 00
C., C. and I. C. Railroad bonds	1,000 00	450 00
New York Central and H. R. Railroad stock	75,000 00	78,750 00

Total par and market value	\$363,450 00	\$401,401 00
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\$401,401 00

Interest due and accrued thereon, not included in market value	7,513 06
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7,513 06

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Indianapolis & Vincennes R. R. bonds,	\$5,000 00	\$4,000 00	\$3,636 36
Continental Ins. Co. stock	8,000 00	9,600 00	7,000 00
American Exchange Bank stock	2,000 00	2,300 00	2,000 00
U. S. bonds, 1865	20,000 00	24,525 00	18,558 00
Total amount	\$35,000 00	\$40,425 00	\$31,194 36

31,194 36

Interest due and accrued thereon	\$315 00
Cash in office of company, and in bank	80,676 18
Premiums in due course of collection	150,243 28
Bills receivable taken for premiums	263,374 13
Salvage property and claims	64,540 00
Due from other companies for reinsurance	13,405 00
Total admitted Assets.	<u>\$1,012,662 01</u>

Items Unadmitted.

Mercantile Mutual Ins. Co. stock.	\$15,500 00
Deduction on collateral loan	363 64
Total.	<u>\$15,863 64</u>

LIABILITIES.

Losses adjusted and unpaid.	\$5,105 00
Losses in process of adjustment.	92,898 00
Amount of unpaid losses	\$98,003 00
Reinsurance at 100 per cent. on marine risks	201,692 74
Cash dividends unpaid	14,431 68
Due and accrued for salaries, rents, advertising, &c.	193 43
Brokerage and other charges due	1,038 93
Taxes and reinsurance due	7,870 69
Liabilities, except paid-up capital and net surplus	\$323,230 47
Paid-up capital	500,000 00
Net surplus.	189,431 54
Total Liabilities	<u>\$1,012,662 01</u>
Surplus as regards policy-holders	\$689,431 54

INCOME.

Gross cash received for premiums.	\$1,188,885 79
Deduct reinsurance, rebate, and return premiums	267,613 89
Net cash received for premiums.	\$921,271 90
Interest on bonds, including dividends on stock	31,898 03
Received for rents	4,881 71
Total cash Income	<u>\$958,051 64</u>

EXPENDITURES.

Gross cash paid for losses.	\$791,013 03
Deduct salvage and reinsurance	86,352 12
Net cash paid for losses	\$704,660 91
Interest paid to stockholders	50,000 00
Paid for commissions or brokerage.	58,802 23
Paid for salaries, fees, and other charges of officers	67,718 90
Paid for taxes	7,590 53
Total cash Expenditures.	<u>\$888,772 57</u>

BALANCE SHEET.

Assets at beginning of year	\$982,062 62	Expenditures as above stated	\$888,772 57
Income as above stated	958,051 64	Balance as per schedule	38,679 68
		Assets at end of year	1,012,662 01
Total	\$1,940,114 26	Total	\$1,940,114 26

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	MAINE & INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$5,738,534 00	\$224,717 79
Risks written during the year	67,816,058 00	1,146,321 32
Total risks and premiums	\$73,554,592 00	\$1,371,039 11
Deduct those expired and marked off as terminated	71,417,153 00	1,169,346,37
Amount in force at the end of the year	\$2,137,439 00	\$201,692 74

General Interrogatories.

Total premiums received from organization of the company to date	\$36,429,499 43
Total losses paid from organization to date	27,657,542 21
Total cash dividends declared since the company commenced business	1,354,608 28
Total losses incurred during the year	791,013 03
Total amount of company's stock owned by the directors, at par value	112,850 00

Business in Kentucky During the Year.

Inland risks taken	\$920,894 00
Premiums received	4,831 33
Losses incurred	3,120 03
Losses paid	3,120 03
Paid for taxes	173 50

MERCHANTS' INSURANCE COMPANY.

(Located in Providence, Rhode Island. Incorporated May, 1851; commenced business, June, 1851.)

WALTER PAINE, President.

CHARLES FOSTER, Secretary.

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$20,323 54
Interest accrued thereon	230 33
Value of lands mortgaged	\$60,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
National Bank of Commerce stock	\$80,000 00	\$85,600 00
American National Bank stock	50,000 00	54,000 00
Merchants' National Bank stock	20,000 00	23,600 00
Globe National Bank stock	20,000 00	16,000 00
Providence Gas Company stock	23,350 00	39,695 00
Phoenix National Bank stock	10,000 00	15,200 00
U. S. 5-20 bonds	20,000 00	24,575 00
Mechanics' National Bank stock	12,850 00	17,733 00
Manufacturers' National Bank stock	10,200 00	12,750 00
Delaware and Hudson Canal Company stock	6,600 00	8,151 00

Total par and market value	\$253,000 00	\$297,304 00
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Interest due and accrued thereon, not included in market value	6,243 40
Cash in office of company	597 23
Cash in bank—National Bank of Commerce	81,375 49
Gross premiums in due course of collection	24,525 33

Total admitted Assets	\$430,599 32
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LIABILITIES.

Losses adjusted and unpaid	\$5,234 00
Losses in process of adjustment	15,913 00
Amount of unpaid losses	\$21,147 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$90,092 00
Reinsurance <i>pro rata</i> on fire risks running more than one year	14,750 23
Reinsurance at 100 per cent. on marine risks	37 50

Amount required to safely reinsure all outstanding risks	104,879 73
Brokerage and other charges due	5,640 82
Due for taxes	490 51

Liabilities, except paid-up capital and net surplus	\$132,158 c6
Paid-up capital	200,000 00
Net surplus	98,441 26

Total Liabilities	\$430,599 32
Surplus as regards policy-holders	\$298,441 26

INCOME.

	FIRE. MARINE & INLAND.	
Gross cash received for premiums.	\$216,247 85	\$1,509 12
Deduct reinsurance, rebate, and return premiums	18,286 96	43 25
Net cash received for premiums.	<u>\$197,960 89</u>	<u>\$1,465 87</u>
		\$199,426 76
Interest on bonds, including dividends on stocks.		23,580 41
Total cash Income		<u><u>\$223,007 17</u></u>

EXPENDITURES.

	FIRE. MARINE & INLAND.	
Gross cash paid for losses	\$92,383 84	\$133 13
Deduct salvage and reinsurance	275 94	
Net cash paid for losses	<u>\$92,107 90</u>	<u>\$133 13</u>
		\$92,241 03
Cash dividends paid		24,000 00
Paid for commissions or brokerage.		41,802 55
Paid for salaries, fees, and other charges of officers.		14,486 30
Paid for taxes		5,381 48
Printing, advertising, and supplies.		5,053 81
Total cash Expenditures.		<u><u>\$182,965 17</u></u>

BALANCE SHEET.

Assets at beginning of year	\$380,268 98	Expenditures as above stated	\$182,965 17
Income as above stated	223,007 17	Assets at end of year	430,599 32
Balance as per schedule	10,288 34		
Total.	<u>\$613,564 49</u>	Total.	<u>\$613,564 49</u>

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$11,875,596 00	\$180,522 30
Risks written during the year.	14,457,305 00	216,247 85
Total risks and premiums	<u>\$26,332,901 00</u>	<u>\$396,770 15</u>
Deduct those expired and marked off as terminated	13,240,763 00	192,002 42
Amount in force at the end of the year	<u>\$13,092,138 00</u>	<u>\$204,767 73</u>
Amount in force—		
Having not more than one year to run	\$11,257,868 00	\$180,184 01
Having more than one, and not more than three, years to run,	1,394,407 00	18,770 79
Having more than three years to run.	439,863 00	5,812 93
	<u></u>	<u></u>
	MARINE & INLAND RISKS.	PREMIUMS.
Risks written during the year.	\$572,130 00	\$1,509 12
Deduct those expired and marked off as terminated	569,130 00	1,471 62
Amount in force at the end of the year	<u>\$3,000 00</u>	<u>\$37 50</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$3,429,815 44
Total losses paid from organization to date	2,499,359 33
Total cash dividends declared since the company commenced business.	460,000 00
Total losses incurred during the year.	101,386 31
Total amount of company's stock owned by the directors, at par value	48,650 00

Business in Kentucky During the Year.

Fire risks taken	\$104,908 00
Premiums received	1,259 88
Paid for taxes	87 74

MERCHANTS' INSURANCE COMPANY.

(Located in Newark, New Jersey. Incorporated February, 1858; commenced business April, 1858.)

SILAS MERCHANT, *President.*HENRY POWLES, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Value of real estate owned	\$86,500 00
Loans on bond and mortgage.	398,591 96
Interest due and accrued thereon	9,768 35
Value of mortgaged premises (insured for \$458,800 00).	\$1,129,935 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds	\$125,000 00	\$150,000 00	
Newark City bonds	100,000 00	105,000 00	
Elizabeth City bonds.	25,000 00	24,250 00	
New Brunswick bonds	2,800 00	2,800 00	
Long Branch Village School bonds.	15,000 00	15,000 00	
Total par and market value.	\$267,800 00	\$297,050 00	297,050 00
Interest due and accrued thereon not included in market value			3,624 32

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Central R. R. of New Jersey bonds	\$4,000 00	\$4,200 00	\$3,500 00
Central R. R. of New Jersey stock.	800 00	840 00	800 00
Second National Bank stock	1,500 00	2,025 00	1,500 00
Newark City Ice Company stock.	2,600 00	2,600 00	2,000 00
American Trust Company stock	1,000 00	1,000 00	950 00
Mechanics' National Bank stock	5,000 00	9,500 00	5,000 00
Merchants' National Bank stock	3,000 00	2,700 00	
American Trust Company stock	2,000 00	2,000 00	3,900 00
Central R. R. of New Jersey stock.	2,500 00	2,625 00	
Merchants' National Bank stock	1,000 00	900 00	3,000 00
American Trust Company stock	5,000 00	5,000 00	4,500 00
Merchants' National Bank stock	1,000 00	900 00	900 00
American Trust Company stock	5,000 00	5,000 00	
People's Insurance Company stock	500 00	525 00	5,000 00
Total amount	\$34,900 00	\$39,815 00	\$31,050 00

31,050 00

Interest due and accrued thereon	\$1,137 95
Cash in office of company	7,013 32
Cash in Bank—Shawmut Bank, Boston	\$1,474 75
Mechanics' National Bank.	25,572 34
	<hr/>
	27,047 09
Gross premiums in due course of collection	47,959 10
Rents due and accrued.	1,250 00
	<hr/>
Total admitted Assets.	<u>\$910,992 09</u>

Items Unadmitted.

Deducted from collateral loan.	<u>\$100 00</u>
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LIABILITIES.

Losses adjusted and unpaid.	\$9,374 48
Losses in process of adjustment.	14,811 33
Losses resisted.	4,000 00
	<hr/>
Amount of unpaid losses	\$28,185 81
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$183,825 00
Reinsurance <i>pro rata</i> on fire risks running more than one year.	47,506 78
	<hr/>
Amount required to safely reinsure all outstanding risks	231,331 78
Amount reclaimable on perpetual fire risks	5,095 00
Scrip dividends unpaid	570 00
Due and accrued for salaries, rents, advertising, &c.	788 58
Brokerage and other charges due	8,082 43
Interest due and declared remaining unpaid	11,911 86
	<hr/>
Liabilities, except paid-up capital and net surplus	\$285,965 46
Paid-up capital	200,000 00
Net surplus	425,026 63
	<hr/>
Total Liabilities	\$910,992 09
Surplus as regards policy-holders	<u>\$625,026 63</u>

INCOME.

Gross cash received for premiums.	\$452,393 13
Deduct reinsurance, rebate, and return premiums	36,544 69
	<hr/>
Net cash received for premiums	\$415,848 44
Interest on bonds	45,583 48
Received for rents.	1,401 75
Sundries	138 42
	<hr/>
Total cash Income	<u>\$462,972 09</u>

EXPENDITURES.

Gross cash paid for losses	\$172,245 05	
Deduct salvage and reinsurance.	6,145 79	
Net cash paid for losses		\$166,099 26
Cash dividends paid, and interest paid to scrip-holders		31,214 20
Scrip redeemed		11,651 00
Paid for commissions or brokerage		68,502 88
Paid for salaries, fees, and other charges of officers		28,046 00
Paid for taxes.		609 58
Current expenses		39,507 34
Improvements to building		7,098 67
Total cash Expenditures.		<u>\$352,728 93</u>

BALANCE SHEET.

Assets at beginning of year	\$795,926 21	Expenditures as above stated.	\$352,728 93
Income as above stated	462,972 09	Assets at end of year	910,992 09
Balance as per schedule	4,822 72		
Total	<u>\$1,263,721 02</u>	Total	<u>\$1,263,721 02</u>

Schedule.

Increase in value of securities	\$14,537 60	
Increase in accrued interest.	1,535 49	
Increase in uncollected premiums	10,805 48	
Decrease in accrued rents		\$315 00
Loss on account of bad debts		7,042 20
Purchase of company's scrip.		9,536 15
Premium on government bonds bought		5,062 50
Loan in excess of market value.		100 00
Balance		4,822 72
Total	<u>\$26,878 57</u>	<u>\$26,878 57</u>

MISCELLANEOUS.

Scrip.

Scrip dividends deliverable and outstanding	\$118,034 00
Scrip not actually delivered.	27,682 00
Scrip dividends declared during the year.	27,551 00
Estimated earned premiums on which said dividends were declared.	<u>55,102 00</u>

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$35,717,948 00	\$393,951 87
Risks written during the year	47,105,406 00	477,899 41
Total risks and premiums	<u>\$82,823,354 00</u>	<u>\$871,851 28</u>
Deduct those expired and marked off as terminated.	41,578,748 00	453,783 58
Gross amount in force at the end of the year	<u>\$41,244,606 00</u>	<u>\$418,067 70</u>
Deduct amount reinsured.	404,203 00	4,115 34
Net amount in force at the end of the year.	<u>\$40,840,403 00</u>	<u>\$413,952 36</u>

Amount in force—

Having not more than one year to run	\$35,032,468 00	\$366,415 58
Having more than one, and not more than three, years to run,	4,671,736 00	33,708 71
Having more than three years to run.	1,113,899 00	13,798 07
Perpetual risks and premiums	22,300 00	30 00

General Interrogatories.

Total premiums received from organization of the company to date	\$2,072,747 89
Total losses paid from organization to date	756,128 46
Total cash dividends declared since the company commenced business.	131,787 00
Total losses incurred during the year	172,681 75
Total amount of company's stock owned by the directors, at par value	56,000 00
Total dividends declared, payable in stock	40,000 00
Total amount loaned to officers and directors	9,750 00
Total amount loaned to stockholders not officers	12,900 00

Business in Kentucky During the Year.

Fire risks taken.	\$1,265,221 98
Premiums received	13,315 54
Losses incurred	7,687 91
Losses paid	7,687 91
Paid for taxes.	318 40

MERCHANTS AND MECHANICS' INSURANCE COMPANY.

(Located in Richmond, Virginia. Incorporated July, 1871; commenced business July, 1871.)

A. Y. STOKES, *President.*J. B. MOORE, *Secretary.***CAPITAL.**

Paid up in cash.	\$250,000 00
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ASSETS.

Value of real estate owned	\$21,000 00
Loans on bond and mortgage	22,583 18
Interest accrued thereon	350 00
Value of lands mortgaged.	\$37,900 00
Buildings (insured for \$27,500 00)	73,000 00
Total value of mortgaged premises	\$110,900 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Richmond and Atlanta Railroad 1st mort. bonds	\$14,000 00	\$10,500 00	
L., C. and L. 1st mortg. R. R. bonds	15,000 00	11,250 00	
Pittsylvania County bonds	1,000 00	750 00	
Richmond and Danville Railroad bonds	29,000 00	22,450 00	
City of Richmond bonds	21,680 00	22,836 00	
Petersburg Railroad bonds	8,000 00	6,000 00	
U. S. 10-40 bonds	40,000 00	47,200 00	
Virginia consolidated bonds	50,000 00	35,500 00	
Total par and market value	<u>\$178,680 00</u>	<u>\$156,486 00</u>	\$156,486 00
Interest due and accrued thereon not included in market value.			3,201 33

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Tredegar Company 1st mortg. bond.	\$17,000 00	\$17,000 00	\$13,520 00	
City Savings Bank stock	250 00	250 00	640 00	
Citizens' Savings Bank stock.	500 00	500 00	640 00	
Old Dominion Nail-works stock	1,300 00	1,170 00	640 00	
Richmond & Danville Railroad stock.	25,000 00	2,250 00	2,080 00	
Citizens' Savings Bank stock.	500 00	500 00	320 00	
Virginia Fire and Marine Ins. Co. stock	250 00	350 00	320 00	
R. & D. Railroad stock	20,000 00	1,800 00	800 00	
Old Dominion Insurance Co. stock.	1,000 00	900 00	640 00	
Granite Insurance Company stock	2,000 00	2,000 00	1,696 00	
North Carolina coupon bonds.	1,200 00	192 00	800 00	
Virginia consolidated bonds	1,200 00	852 00	640 00	
Old Dominion Insurance Co. stock.	1,000 00	900 00	640 00	
Old Dominion Insurance Co. stock.	2,000 00	1,800 00	1,920 00	
Virginia State Insurance Co. stock	1,000 00	1,040 00	320 00	
Richmond City bonds	400 00	360 00	640 00	
Union Bank stock	250 00	250 00	832 00	
Virginia State Insurance Co. stock	800 00	832 00	3,000 00	
P. & A. Life Insurance Co. stock.	3,000 00	2,700 00	1,000 00	
Merchants' National Bank stock	1,000 00	1,000 00	3,200 00	
R. & D. Railroad stock	11,400 00	1,026 00	2,000 00	
Union Bank stock	2,000 00	2,000 00	3,500 00	
Granite Insurance Company stock	3,500 00	3,500 00	2,500 00	
City Savings Bank stock.	2,500 00	2,500 00	425 00	
Virginia Fire and Marine Ins. Co. stock	425 00	595 00	450 00	
City of Manchester stock	500 00	450 00	425 00	
Old Dominion S. S. Co. stock	1,200 00	1,080 00	250 00	
City Savings Bank stock.	250 00	250 00	9,000 00	
R. & D. Railroad coupon bonds	12,000 00	9,000 00	700 00	
N. W. & N. C. Railroad bond	1,000 00	700 00	525 00	
Planters' National Bank stock	500 00	525 00	500 00	
R. B. & Insurance Company stock.	2,500 00	2,500 00	1,000 00	
Virginia consolidated bonds	2,600 00	1,846 00	1,500 00	
Virginia consolidated bonds	600 00	426 00	334 47	
R. F. Association stock	250 00	250 00	185 00	
Richmond City bonds	1,700 00	1,530 00	1,350 19	
Union Bank stock	500 00	500 00	475 00	
Atlantic & N. C. R. R. coupon bonds	3,500 00	3,325 00	3,083 33	
Granite Insurance Company stock	1,000 00	1,000 00	500 00	
Old Dominion Nail-works stock	3,200 00	2,880 00	1,360 00	
Planters' National Bank stock	500 00	525 00	960 00	
City Savings Bank stock.	1,250 00	1,250 00		
Total amount	<u>\$132,525 00</u>	<u>\$74,304 00</u>	<u>\$55,003 99</u>	55,003 99
Bills receivable at short dates				21,204 55
Cash in office of company				1,549 08
Cash in bank—Merchants' National Bank				6,601 04
Gross premiums in due course of collection				17,445 38
Bills receivable taken for premiums				1,703 32
Rents due and accrued.				166 67
Total admitted Assets				<u>\$307,294 54</u>

LIABILITIES.

Losses adjusted and unpaid.	\$8,802 14
Losses in process of adjustment.	2,508 34
Losses resisted.	2,763 13
Amount of unpaid losses	<u>\$14,073 61</u>

Reinsurance at 50 per cent. of premiums on fire risks under one year	\$39,104 08
Brokerage and other charges due	1,752 41
Liabilities, except paid-up capital and net surplus	\$54,930 10
Paid-up capital	250,000 00
Net surplus	2,364 44
Total Liabilities	\$307,294 54
Surplus as regards policy-holders	\$252,364 44

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums	\$108,597 76	\$15,660 85	
Deduct reinsurance, rebate, and return premiums	15,884 58	6,295 57	
Net cash received for premiums	\$92,713 18	\$9,365 28	\$102,078 46
Interest on bonds			18,136 45
Received for rents			191 67
Total cash Income			\$120,406 58

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses	\$67,438 93	\$18,001 69	
Deduct salvage and reinsurance	757 85	6,000 00	
Net cash paid for losses	\$66,681 08	\$12,001 69	\$78,682 77
Cash dividends paid			45,000 00
Paid for commissions or brokerage			14,170 34
Paid for salaries, fees, and other charges of officers			13,032 82
Paid for taxes			7,332 76
Total cash Expenditures			\$158,218 69

BALANCE SHEET.

Assets at beginning of year	\$331,032 34	Expenditures as above stated	\$158,218 69
Income as above stated	120,406 58	Assets at end of year	307,294 54
Balance as per schedule	14,074 31		
Total	\$465,513 23	Total	\$465,513 23

NOTE.—No Schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$5,867,686 00	\$105,009 72
Risks written during the year	7,993,117 00	106,480 63
Total risks and premiums	\$13,860,803 00	\$211,490 35
Deduct those expired and marked off as terminated	8,097,078 00	129,217 04
Gross amount in force at the end of the year	\$5,763,725 00	\$82,273 31
Deduct amount reinsured	262,409 00	4,065 14
Net amount in force at the end of the year	\$5,501,316 00	\$78,208 17

Amount in force—

Having not more than one year to run.	\$5,501,316 00	\$78,208 17
<hr/>		
MARINE & INLAND RISKS.		PREMIUMS.
Risks in force at the beginning of the year	\$13,900 00	\$147 15
Risks written during the year	2,595,151 00	14,640 76
<hr/>		
Total risks and premiums	\$2,609,051 00	\$14,787 91
Deduct those expired and marked off as terminated	2,592,251 00	14,619 91
<hr/>		
Gross amount in force at the end of the year.	\$16,800 00	\$168 00
Deduct amount reinsured.	\$16,800 00	168 00
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General Interrogatories.

Total premiums received from organization of the company to date.	\$398,760 95
Total losses paid from organization to date	188,783 94
Total cash dividends declared since the company commenced business.	125,000 00
Total losses incurred during the year.	79,321 31
Total amount of company's stock owned by the directors, at par value	87,700 00
Total amount loaned to officers and directors	12,826 40
Total amount loaned to stockholders not officers	22,506 54
Amount deposited in various States for the benefit of policy-holders of those States	84,000 00
In the State of Maryland.	\$18,000 00
In the State of Kentucky.	15,000 00
In the State of Missouri	12,000 00
In the State of Georgia.	14,000 00
In the State of North Carolina.	13,000 00
In the State of Illinois.	12,000 00

Business in Kentucky During the Year.

Fire risks taken	\$382,841 00
Premiums received	7,179 68
Losses incurred	2,505 54
Losses paid.	4,505 54
Paid for taxes	418 35

MERIDEN FIRE INSURANCE COMPANY.

*(Located in Meriden, Connecticut. Incorporated July, 1868; commenced business February, 1872.)*L. W. CLARKE, *President.*E. B. COWLES, *Secretary.*

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Loans on bond and mortgage \$4,700 00

Interest accrued thereon 25 20

Value of lands mortgaged \$6,000 00

Buildings (insured for \$3,500 00) 6,000 00

Total value of mortgaged premises \$12,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds, 1867 and 1881	\$35,000 00	\$41,825 00
Harlem River and Portchester Railroad bonds	15,000 00	16,800 00
New Haven and Northampton Railroad bonds	8,000 00	7,300 00
Danbury and Norwalk Railroad bonds	9,500 00	9,975 00
Chicago and Rock Island Railroad bonds	2,000 00	2,225 00
Meriden City Water bonds	5,000 00	5,250 00
1st National Bank, Meriden, stock	16,700 00	19,205 00
Home National Bank, Meriden, stock	19,800 00	23,760 00
Meriden National Bank, Meriden, stock	8,900 00	10,680 00
4th National Bank, New York, stock	1,500 00	1,470 00
St. Nicholas National Bank, New York, stock	5,000 00	5,500 00
German American Nat. Bank, New York, stock	1,300 00	1,105 00
Ninth National Bank, New York, stock	3,000 00	2,550 00
American Exchange National Bank, New York, stock	5,000 00	5,800 00
Nassau National Bank, New York, stock	2,000 00	2,080 00
Hanover National Bank, New York, stock	2,000 00	1,740 00
New Haven County National Bank stock	10,000 00	15,000 00
New Britain National Bank stock	4,500 00	6,075 00
Meriden Gas Company stock	9,000 00	9,000 00
N. Y., N. H. & H. R. R. stock	5,000 00	7,250 00
Yale National Bank stock	6,000 00	7,200 00
Total par and market value.	\$174,200 00	\$201,850 00

201,850 00

Interest due and accrued thereon not included in market value.

225 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Meriden Britannia Company stock	\$2,500 00	\$7,500 00	\$4,500 00
Adams Express Company stock	1,200 00	1,224 00	900 00
Aetna Ins. Co., Hartford, stock	1,400 00	2,800 00	1,100 00
Home National Bank stock	600 00	720 00	800 00
Meriden National Bank stock	200 00	240 00	
Home National Bank stock	900 00	1,080 00	
Meriden National Bank stock	200 00	240 00	1,100 00
Home National Bank stock	500 00	600 00	450 00
Home National Bank stock	1,000 00	1,200 00	900 00
First National Bank stock	6,500 00	7,800 00	1,000 00
First National Bank stock	900 00	1,080 00	100 00
Meriden Britannia stock	9,000 00	27,000 00	9,000 00
First National Bank stock	1,000 00	1,200 00	900 00
Meriden Cutlery Company stock	17,400 00	17,400 00	9,000 00
American Express Company stock	3,500 00	1,960 00	
Meriden Cutlery Company stock	1,825 00	1,825 00	2,250 00
Edward Miller & Co., Meriden, stock	2,000 00	3,000 00	1,800 00
Meriden Britannia Company stock	9,000 00	27,000 00	9,000 00
Home National Bank stock	6,000 00	7,200 00	5,200 00
Meriden Britannia Company stock	1,000 00	3,000 00	1,000 00

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Grilley Company, New Haven, stock . .	\$4,000 00	\$4,000 00	\$1,800 00	
Pultz & Walkley Co., Southington, stock, . .	8,650 00	8,650 00	4,500 00	
Meriden Cutlery Company stock	8,375 00	8,375 00		
Norwich & New York Trans. Co. stock . .	3,750 00	1,800 00	9,000 00	
G. F. Warner & Co., New Hav., stock . .	2,500 00	2,500 00		
Mortgage assigned to Company	2,800 00	2,800 00	3,150 00	
Total amount.	<u>\$96,700 00</u>	<u>\$142,194 00</u>	<u>\$67,450 00</u>	\$67,450 00
Interest due and accrued thereon				944 30
Cash in office of company				1,738 75
Cash in bank—Home National Bank.				35,906 80
Gross premiums in due course of collection				18,900 00
Tax due from non-resident stockholders				295 00
Total admitted Assets.				<u>\$332,035 05</u>

Items Unadmitted.

Office furniture, &c.	\$3,000 00	
LIABILITIES.		
Losses adjusted and unpaid.	\$8,416 28	
Losses in process of adjustment.	16,352 20	
Gross amount of unpaid losses	\$24,768 48	
Deduct reinsurance thereon	1,733 33	
Net amount of unpaid losses.		\$23,035 15
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$62,131 50	
Reinsurance <i>pro rata</i> on fire risks running more than one year	10,837 52	
Amount required to safely reinsure all outstanding risks		72,969 02
Brokerage and other charges due		3,000 00

Liabilities, except paid-up capital and net surplus	\$99,004 17
Paid-up capital	200,000 00
Net surplus.	33,030 88
Total Liabilities	<u>\$332,035 05</u>
Surplus as regards policy-holders	\$233,030 88

INCOME.

Gross cash received for premiums	\$175,334 47
Deduct reinsurance, rebate, and return premiums	24,657 20
Net cash received for premiums	\$150,677 27
Interest on bonds, including dividends on stocks.	23,256 29
Received for brokerage	600 00
Total cash Income	<u>\$174,533 56</u>

EXPENDITURES.

Gross cash paid for losses	\$91,084 15
Deduct salvage and reinsurance.	7,279 50
Net cash paid for losses	<u>\$83,804 65</u>

Cash dividends paid	\$28,000 00
Paid for commissions or brokerage	24,099 75
Paid for salaries, fees, and other charges of officers	9,300 00
Paid for taxes	3,330 76
Printing, advertising, and supplies	11,399 79

Total cash Expenditures	<u>\$159,934 95</u>
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BALANCE SHEET.

Assets at beginning of year	\$317,237 92	Expenditures as above stated	\$159,934 95
Income as above stated	174,533 56	Assets at end of year	332,035 05
Balance as perschedule	198 52		
Total	<u>\$491,970 00</u>	Total	<u>\$491,970 00</u>

Schedule.

Increase in value of securities	\$3,520 38		
Increase in unpaid premiums	2,882 78		
Decrease in accrued interest			\$4,421 76
Over estimate of premiums for 1874			1,782 88
Balance			198 52
Total	<u>\$6,403 16</u>		<u>\$6,403 16</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,742,896 00	\$138,237 66
Risks written during the year	12,292,506 00	186,847 47
Total risks and premiums	<u>\$21,035,402 00</u>	<u>\$325,085 13</u>
Deduct those expired and marked off as terminated	11,694,141 00	168,929 36
Gross amount in force at the end of the year	<u>\$9,341,261 00</u>	<u>\$156,155 77</u>
Deduct amount reinsured	83,856 00	9,803 04
Net amount in force at the end of the year	<u>\$9,257,405 00</u>	<u>\$146,352 73</u>
Amount in force—		
Having not more than one year to run	\$7,655,012 00	\$124,263 60
Having more than one, and not more than three, years to run,	1,204,541 00	15,076 16
Having more than three years to run	397,852 00	7,012 97

General Interrogatories.

Total premiums received from organization of the company to date	\$540,389 91
Total losses paid from organization to date	242,226 98
Total cash dividends declared since the company commenced business	52,000 00
Total losses incurred during the year	93,038 96
Total amount of company's stock owned by the directors, at par value	81,800 00
Total amount loaned to officers and directors	44,150 00
Total amount loaned to stockholders not officers	<u>28,000 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$171,687 00
Premiums received	2,609 62
Losses incurred	620 81
Paid for taxes	263 76

MISSISSIPPI VALLEY INSURANCE COMPANY.

*(Located in Memphis, Tennessee. Incorporated November, 1865; commenced business December, 1865.)*T. B. DILLARD, *President.*H. GRONAUER, *Secretary.*

CAPITAL.

Paid-up in cash	\$250,000 00
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ASSETS.

Value of real estate owned	\$12,000 00
Loans on bond and mortgage	30,999 00
Interest due thereon	2,949 24
Value of lands mortgaged	\$59,300 00
Buildings (insured for \$4,000 00)	34,700 00

Total value of mortgaged premises \$94,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$20,000 00	\$24,000 00
Missouri State bonds	20,000 00	20,000 00
Mississippi State bonds	7,000 00	2,310 00
First National Bank, Memphis, stock	7,000 00	7,700 00
Memphis City R. R. stock	42,600 00	23,430 00
Union Cotton Compress Association stock	20,000 00	11,000 00

Total par and market value \$116,600 00 \$88,440 00

Interest due and accrued thereon, not included in market value 1,200 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
First Nat. Bank of Memphis stock	\$2,000 00	\$2,200 00	\$5,000 00
Memphis City Railroad stock	6,050 00	3,327 50	
Mem. & Charleston Railroad stock	4,375 00	350 00	
Planters' Ins. Co., Memphis, stock	2,900 00	2,320 00	4,000 00
Washington Ins. Co., Memphis, stock	2,000 00	520 00	
Home Ins. Co., Memphis, stock	2,000 00	700 00	
Mississippi Levee bonds	1,500 00	450 00	1,550 00
Mound City Life Ins. Co. stock	1,000 00	800 00	
Planters' Ins. Co. stock	1,800 00	1,440 00	
Brownsville, Tenn., Sav. Bank stock	2,000 00	1,600 00	4,000 00
Planters' Ins. Co. stock	1,000 00	800 00	
Bank of Commerce, Memphis, stock	2,500 00	2,250 00	
Memphis & Charleston R. R. stock	4,375 00	350 00	4,000 00
Mound City Life Ins. Co. stock	2,000 00	1,600 00	
Phoenix Ins. Co. stock	2,000 00	700 00	

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
First Nat. Bank, Memphis, stock . . .	\$2,500 00	\$2,750 00	\$2,500 00	
First Nat. Bank, Memphis, stock . . .	1,500 00	1,650 00		
Pickens County, Alabama, bond . . .	500 00	250 00	1,750 00	
Memphis & Charleston R. R. stock . .	7,125 00	570 00		
Bank of Commerce, Memphis, stock . .	2,500 00	2,250 00		
Fourth Nat. Bank, Memphis, stock . .	1,500 00	1,275 00		
Memphis City Railroad stock	900 00	495 00	8,875 00	
Union Cotton Compress Ass'n stock . .	2,500 00	1,375 00		
Greene County, Alabama, bonds	1,000 00	500 00		
Union and Planters' Bank stock	1,500 00	1,350 00		
Lien notes (secured by mortgage). . . .	2,000 00	2,000 00		
Memphis City Railroad bonds	5,000 00	5,000 00		
Memphis City Railroad stock	10,000 00	5,500 00	9,000 00	
Mem. Building & Savings Ass'n stock .	1,020 00	900 00		
First National Bank, Memphis, stock .	1,000 00	1,100 00	500 00	
Planters' Ins. Co., Memphis, stock . . .	500 00	400 00		
Bank of Commerce stock	500 00	450 00	550 00	
Mound City Insurance Co. stock	2,000 00	1,600 00		
First National Bank, Memphis, stock . .	2,000 00	2,200 00	2,000 00	
City of Memphis bonds	3,000 00	1,500 00	1,250 00	
Memphis City Railroad stock	7,500 00	4,125 00	2,500 00	
First National Bank, Memphis, stock . .	1,000 00	1,100 00		
Planters' Ins. Co., Memphis, stock . . .	3,000 00	2,400 00	2,500 00	
People's Ins. Co., Memphis, stock	2,500 00	2,250 00		
Memphis City Railroad stock	2,300 00	1,265 00	2,500 00	
Memphis City Railroad stock	500 00	275 00		
Lien note (secured by mortgage).	150 00	150 00	250 00	
Planters' Ins. Co., Memphis, stock . . .	5,000 00	4,000 00	1,750 00	
Bluff City Ins. Co., Memphis, stock . . .	2,000 00	700 00	500 00	
Planters' Ins. Co., Memphis, stock	1,000 00	800 00	625 00	
Memphis Gas-light Co. stock	5,000 00	5,000 00	2,750 00	
New Orleans Canal & Bank'g Co. stock,	2,700 00	2,700 00	1,875 00	
Planters' Ins. Co., Memphis, stock	3,500 00	2,800 00	2,500 00	
Memphis City Railroad stock	40,000 00	22,000 00	14,000 00	
City of Memphis scrip	4,687 98	3,047 18		
City of Memphis bonds	7,000 00	2,800 00	4,687 98	
Memphis City Railroad stock	12,000 00	6,000 00	4,900 00	
First National Bank stock	1,000 00	1,100 00	1,000 00	
State National Bank stock	500 00	425 00		
Memphis City Railroad stock	4,000 00	2,200 00	3,000 00	
Memphis Water Co. bonds	5,000 00	1,500 00		
Home Ins. Co., Memphis, stock	2,000 00	700 00	395 00	
First National Bank stock	1,000 00	1,100 00	800 00	
Total amount	<u>\$199,382 98</u>	<u>\$100,959 68</u>	<u>\$87,507 98</u>	\$87,507 98
Interest due and accrued thereon				7,984 73
Cash in office of company				671 54
Cash in bank—First National of Memphis				35,447 20
Gross premiums in due course of collection				39,643 74
Bills receivable taken for premiums				2,371 69
Salvage property and claims				5,587 50
Total admitted Assets				<u>\$314,802 62</u>
<i>Items Unadmitted.</i>				
Furniture, &c.			\$5,000 00	
LIABILITIES.				
Losses adjusted and unpaid.			\$7,650 00	
Losses in process of adjustment.			4,825 00	
Losses resisted.			2,525 00	
Amount of unpaid losses				\$15,000 00
Reinsurance at 50 per cent. of premiums on fire risks under one year.			\$45,536 37	
Reinsurance <i>pro rata</i> on fire risks running more than one year			1,308 89	
Amount required to safely reinsure all outstanding risks				46,845 26
Due other companies				381 31
Brokerage and other charges due				722 57
Liabilities, except paid-up capital and net surplus.				<u>\$62,949 14</u>

Paid-up capital	\$250,000 00
Net surplus	1,853 48

Total Liabilities	\$314,802 62
Surplus as regards policy-holders	\$251,853 48

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums	\$208,743 26	\$3,709 21
Deduct reinsurance, rebate, and return premiums	54,173 75	
Net cash received for premiums	\$154,569 51	\$3,709 21
Interest on bonds, including dividends on stocks		6,023 65
Received for rents		322 00
Total cash Income		\$164,624 37

EXPENDITURES.

	FIRE.	INLAND.
Gross cash paid for losses	\$114,499 35	\$590 11
Deduct salvage and reinsurance	13,692 68	
Net cash paid for losses	\$100,806 67	\$590 11
Paid for commissions or brokerage		35,878 11
Paid for salaries, fees, and other charges of officers		33,820 57
Paid for taxes		12,183 26
Total cash Expenditures		\$183,278 72

BALANCE SHEET.

Assets at beginning of year	\$399,719 97	Expenditures as above stated	\$183,278 72
Income as above stated	164,624 37	Balance as per schedule	66,263 00
		Assets at end of year	314,802 62
Total	\$564,344 34	Total	\$564,344 34

Schedule.

Paid for reduction of stock	\$34,245 09
Doubtful debts charged off	3,676 64
Bills receivable charged off	8,575 00
Stationery, &c.	12,516 23
Decrease in uncollected premiums	9,647 13
Appreciation in value of securities	\$74 24
Increase of accrued interest	151 16
Increase of bills receivable taken for premiums	2,171 69
Balance	66,263 00
Total	\$68,660 09

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$9,780,945 00	\$188,384 35
Risks written during the year	9,705,764 00	200,296 13
Total risks and premiums	\$19,486,709 00	\$388,680 48
Deduct those expired and marked off as terminated	13,338,524 00	291,538 45
Gross amount in force at the end of the year	\$6,148,185 00	\$97,142 03
Deduct amount reinsured	215,824 00	3,947 11
Net amount in force at the end of the year	\$5,932,361 00	\$93,194 92
Amount in force—		
Having not more than one year to run	\$5,825,241 00	\$91,072 75
Having more than one, and not more than three, years to run,	93,520 00	1,723 42
Having more than three years to run	13,600 00	398 75

	INLAND RISKS.	PREMIUMS.
Risks written during the year	\$839,119 00	\$5,880 90
Deduct those expired and marked off as terminated	839,119 00	5,880 90

General Interrogatories.

Total premiums received from organization of the company to date	\$946,208 78
Total losses paid from organization to date	437,784 96
Total losses incurred during the year	107,824 94
Total amount of company's stock owned by the directors, at par value	136,750 00
Total dividends declared, payable in stock	60,000 00
Total amount loaned to officers and directors	61,850 00
Total amount loaned to stockholders not officers	46,170 00
Amount deposited in various States for the benefit of policy-holders of those States	40,000 00
In the State of New York	\$20,000 00
In the State of Missouri	20,000 00

Business in Kentucky During the Year.

Fire risks taken	\$44,210 00
Premiums received	1,070 37

NATIONAL FIRE INSURANCE COMPANY.

(Located in Hartford, Conn. Organized November, 1871; commenced business December, 1871.)

MARK HOWARD, *President.*

JAMES NICHOLS, *Secretary.*

CAPITAL.

Paid up in cash \$500,000 00

ASSETS.

Loans on bond and mortgage \$395,300 00
Interest due and accrued thereon 11,044 80

Value of lands mortgaged \$729,484 00
Buildings (insured for \$293,867) 485,726 00

Total value of mortgaged premises \$1,215,210 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Connecticut State bonds	\$10,000 00	\$10,200 00
Hartford Town bonds	10,000 00	10,000 00
Hartford City (Capitol) bonds	35,000 00	37,450 00
Hartford City (Railroad and Water) bonds	16,000 00	16,320 00
New Britain City bonds	6,000 00	6,240 00
Portland City bonds	10,000 00	10,000 00
Rochester City bonds	15,000 00	15,900 00
Detroit City bonds	10,000 00	10,600 00
H. P. & Fishkill Railroad first mortgage bonds	27,000 00	27,000 00
Harlem River and Port Chester Railroad bonds	25,000 00	27,000 00
New York, New Haven and Hartford Railroad stock	40,000 00	60,000 00
Pittsburg, Fort Wayne and Chicago Railroad stock	10,000 00	9,800 00
New York Central and Hudson River Railroad stock	10,000 00	10,600 00
Lake Shore and Michigan Southern Railroad stock	10,000 00	6,000 00
National Mechanics' Banking Association, N. Y., stock	5,000 00	4,500 00
Metropolitan National Bank, New York, stock	10,000 00	13,300 00
Central National Bank, New York, stock	5,000 00	5,100 00
Farmers & Mechanics' National Bank, Hartford, stock	20,000 00	27,000 00
Charter Oak National Bank, Hartford, stock	10,000 00	13,400 00
Phoenix National Bank, Hartford, stock	30,000 00	48,600 00
Ætna National Bank, Hartford, stock	21,500 00	28,380 00
City National Bank, Hartford, stock	5,000 00	5,450 00
Hartford National Bank, Hartford, stock	30,000 00	48,600 00
Mercantile National Bank, Hartford, stock	5,000 00	6,550 00
National Exchange Bank, Hartford, stock	10,000 00	13,000 00
National Bank of the Republic, Boston, stock	7,500 00	9,375 00
Boston National Bank stock	7,000 00	8,330 00
Merchants' Bank, St. Louis, stock	875 00	500 00

Total par and market value \$400,875 00 \$489,195 00

Interest due and accrued on bonds not included in market value 489,195 00 4,889 15

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
I. and Cin. Railroad bonds	\$6,000 00	\$5,400 00	\$8,340 35
Milwaukee & St. Paul R. R. bonds	6,000 00	5,100 00	
L. Erie, Wabash & St. Louis R. R. b'ds,	1,000 00	800 00	
N. Y. N. H. & Hart. R. R. stock	1,000 00	1,500 00	2,500 00
First Nat. Bank, Hartford, stock	1,000 00	1,400 00	
Weed Sewing Machine Co. stock	925 00	834 50	
Hartford National Bank stock	500 00	810 00	600 00
Total amount	\$16,425 00	\$15,842 50	\$11,440 35

11,440 35

Interest due and accrued thereon 200 31

Cash in office of company 103 39

Cash in bank—Hartford National Bank	\$26,139 22	
Charter Oak National Bank	35,889 43	
		\$62,028 65
Premiums in due course of collection		29,000 00
Total admitted Assets		<u>\$1,003,201 65</u>

LIABILITIES.

Losses adjusted and unpaid	\$13,760 17	
Losses in process of adjustment	17,995 56	
Losses resisted	5,779 38	
Gross amount of unpaid losses	\$37,535 11	
Deduct reinsurance thereon	1,200 00	
Net amount of unpaid losses		\$36,335 11
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$148,500 10	
Reinsurance <i>pro rata</i> on fire risks running more than one year	62,275 16	
Amount required to safely reinsure all outstanding risks		210,775 26
Liabilities, except paid-up capital and net surplus		\$247,110 37
Paid-up capital		500,000 00
Net surplus		256,091 28
Total Liabilities		<u>\$1,003,201 65</u>
Surplus as regards policy-holders	\$756,091 28	

INCOME.

Gross cash received for premiums	\$390,103 58	
Deduct reinsurance, rebate, and return premiums	31,310 05	
Net cash received for premiums		\$358,793 53
Interest on bonds, including dividends on stocks		71,274 80
Total cash Income		<u>\$430,068 33</u>

EXPENDITURES.

Cash paid for losses	\$178,670 51	
Cash dividends paid	90,000 00	
Paid for commissions or brokerage	52,739 08	
Paid for salaries, fees, and other charges of officers	26,276 67	
Paid for taxes	9,404 67	
Printing, advertising, and supplies	20,100 42	
Total cash Expenditures		<u>\$377,191 35</u>

BALANCE SHEET.

Assets at beginning of year	\$943,353 14	Expenditures as above stated	\$377,191 35
Income as above stated	430,068 33	Assets at end of year	1,003,201 65
Balance as per schedule	6,971 53		
Total	<u>\$1,380,393 00</u>	Total	<u>\$1,380,393 00</u>

Schedule.

Gain in accrued interest	\$1,899 39	
Increase in value of securities.	9,219 56	
Decrease in uncollected premiums		\$4,147 42
Balance		6,971 53
Total	<u>\$11,118 95</u>	<u>\$11,118 95</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$28,812,370 00	\$419,676 04
Risks written during the year	28,435,275 00	354,646 11
Total risks and premiums.	<u>\$57,247,645 00</u>	<u>\$774,322 15</u>
Deduct those expired and marked off as terminated.	27,047,003 00	361,487 74
Gross amount in force at the end of the year	<u>\$30,200,642 00</u>	<u>\$412,834 41</u>
Deduct amount reinsured	150,491 00	1,503 52
Net amount in force at the end of the year	<u>\$30,050,151 00</u>	<u>\$411,330 89</u>
Amount in force—		
Having not more than one year to run	\$23,023,806 00	\$315,451 08
Having more than one, and not more than three, years to run,	5,277,130 00	70,163 55
Having more than three years to run	<u>1,749,215 00</u>	<u>25,716 26</u>

General Interrogatories.

Total premiums received from organization of the company to date.	\$1,634,704 68
Total losses paid from organization to date	719,236 99
Total cash dividends declared since the company commenced business	230,000 00
Total losses incurred during the year	187,636 48
Total amount of company's stock owned by the directors, at par value.	122,700 00
Total amount loaned to stockholders not officers.	<u>11,440 35</u>

Business in Kentucky During the Year.

Fire risks taken.	\$344,730 00
Premiums received	4,366 88
Losses incurred	61 75
Losses paid	359 52
Paid for taxes.	<u>97 32</u>

NATIONAL FIRE INSURANCE COMPANY.

(Located in New York City. Incorporated April, 1838; commenced business April, 1838.)

HENRY T. DROWNE, *President.*H. H. HALL *Secretary.*

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Value of real estate owned \$4,000 00

Loans on bond and mortgage 249,500 00

Interest due and accrued thereon 4,053 78

Value of mortgaged premises (insured for \$240,600) \$580,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$105,000 00	\$123,306 25	123,306 25

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Brooklyn Gas-light Company stock . . .	2,100 00	\$4,536 00	\$4,000 00
Nassau Gas-light Company stock . . .	1,050 00	1,260 00	
Metropolitan National Bank stock . . .	2,000 00	2,600 00	1,200 00
U. S. 5-20's, 1868	100 00	119 00	
U. S. 5-20's, 1868	1,000 00	1,190 00	
U. S. bond, 1881	200 00	238 00	600 00
U. S. bonds, 1864	600 00	714 00	
N. Y., Prov. & Boston R. R. stock . . .	1,600 00	2,240 00	2,000 00
U. S. 5-20's	3,000 00	3,507 00	3,000 00
N. Y. & New Haven R. R. stock . . .	400 00	530 00	400 00

Total amount	\$12,050 00	\$16,934 00	\$11,200 00	11,200 00
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Interest due and accrued thereon 113 17

Cash in office of company 504 46

Cash in bank—Manhattan Co. Bank \$7,334 36

New York Life Insurance and Trust Co. 1,117 78

8,452 14

Premiums in due course of collection 19,130 47

Accrued on open policies 200 00

New York Produce Exchange stock 900 00

Total admitted Assets \$421,360 27

Items Unadmitted.

Loans on personal security \$3,000 00

LIABILITIES.

Losses adjusted and unpaid \$13,650 00

Reinsurance at 50 per cent. of premiums on fire risks under one year \$74,755 35

Reinsurance *pro rata* on fire risks running more than one year 17,126 00

Amount required to safely reinsure all outstanding risks \$91,881 35

Due and accrued for rents 666 66

Liabilities, except paid-up capital and net surplus \$106,198 01

Paid-up capital	\$200,000 00
Net surplus	115,162 26

Total Liabilities	\$421,360 27
Surplus as regards policy-holders	\$315,162 26

INCOME.

Gross cash received for premiums	\$205,242 42
Deduct reinsurance, rebate, and return premiums	18,178 87
Net cash received for premiums	\$187,063 55
Interest on bonds	23,844 62
Received for rents	200 00
Total cash Income	\$211,108 17

EXPENDITURES.

Cash paid for losses	\$61,244 24
Cash dividends paid	24,000 00
Paid for commissions or brokerage	29,665 82
Paid for salaries, fees, and other charges of officers	16,121 59
Paid for taxes	5,709 49
Printing, advertising, supplies, rents, &c.	28,641 77
Total cash Expenditures	\$165,382 91

BALANCE SHEET.

Assets at beginning of year	\$374,830 50	Expenditures as above stated	\$165,382 91
Income as above stated	211,108 17	Assets at end of year	421,360 27
Balance as per schedule	804 51		
Total	\$586,743 18	Total	\$586,743 18

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$21,049,361 00	\$149,460 14
Risks written during the year	26,954,569 00	200,262 35
Total risks and premiums	\$48,003,930 00	\$349,722 49
Deduct those expired and marked off as terminated	24,728,207 00	173,909 77
Gross amount in force at the end of the year	\$23,275,723 00	\$175,812 72
Deduct amount reinsured	100,000 00	612 00
Net amount in force at the end of the year	\$23,175,723 00	\$175,200 72
Amount in force—		
Having not more than one year to run	\$20,428,453 00	\$149,510 70
Having more than one, and not more than three, years to run,	2,747,270 00	25,690 02

General Interrogatories.

Total premiums received from reorganization of the company to date.	\$2,269,914 00
Total losses paid from organization to date	1,100,723 24
Total cash dividends declared since the company commenced business	810,056 00
Total losses incurred during the year.	69,894 00
Total amount of company's stock owned by the directors, at par value	52,837 50
Total dividends declared, payable in stock	50,000 00
Total amount loaned to officers and directors	2,000 00
Total amount loaned to stockholders not officers.	5,600 00

Business in Kentucky During the Year.

Fire risks taken	\$52,300 00
Premiums received	554 20

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

(Located in Manchester, N. H. Incorporated 1869; commenced business 1870.)

E. A. STRAW, President.

JOHN C. FRENCH, Secretary.

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Loans on bond and mortgage.	\$55,583 84
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Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
New Hampshire State bonds.	\$10,000 00	\$10,500 00
City of Manchester bonds	41,000 00	42,230 00
City of St. Louis, Mo., bonds	10,000 00	10,000 00
City of Zanesville, O., bonds.	10,000 00	10,400 00
City of Cleveland, O., bonds.	10,000 00	10,000 00
City of Chicago, Ill., bonds	10,000 00	10,400 00
City of Nashua, N. H., bonds	16,000 00	16,320 00
Marion County, Ind., Court-house bonds	25,000 00	26,000 00
O. C. & Newport Railroad bonds	7,000 00	7,210 00
Michigan Air-line Railroad bonds.	20,000 00	20,000 00
Burlington and Missouri Railroad bonds.	25,000 00	25,700 00
Portland and Kennebec Railroad bonds	5,000 00	4,750 00
Passumpscott Railroad bonds	1,500 00	1,350 00
Chicago, Burlington & Quincy Railroad bonds.	14,000 00	14,980 00
Jackson, Lansing & Saginaw Railroad bonds	20,000 00	18,000 00
Maine Central Railroad bonds	10,000 00	9,000 00
Cheshire Railroad bonds	14,000 00	13,500 00
Eastern Railroad bonds	10,000 00	5,500 00
Odd Fellows' Building bonds	5,000 00	5,000 00
City of Toledo, Ohio, bonds	10,000 00	10,200 00
Total par and market value	\$273,500 00	\$270,840 00
Interest due and accrued thereon, not included in market value		270,840 00 4,700 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Manchester and Lawrence R R. stock,	\$3,500 00	\$5,000 00	\$3,500 00	
Amoskeag National Bank stock	5,000 00	9,000 00	5,000 00	
Webster Manufacturing Co.'s stock . . .	5,000 00	5,000 00	5,000 00	
China Manufacturing Co.'s stock	5,000 00	5,000 00	5,000 00	
Total amount	<u>\$18,500 00</u>	<u>\$24,000 00</u>	<u>\$18,500 00</u>	\$18,500 00
Interest due and accrued thereon				800 00
Cash in office of company				5,360 59
Cash in bank—Amoskeag National				68,091 58
Premiums in due course of collection				4,160 99
Rents due and accrued.				75 00
Commissions due from other companies				1,250 00
Total admitted Assets				<u>\$429,362 00</u>

LIABILITIES.

Losses adjusted and unpaid.	\$5,946 00	
Losses in process of adjustment.	3,400 00	
Losses resisted.	<u>4,252 00</u>	
Amount of unpaid losses		\$13,598 00
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$54,111 00	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	<u>34,530 00</u>	
Amount required to safely reinsure all outstanding risks		88,641 00
Liabilities, except paid-up capital and net surplus		\$102,239 00
Paid-up capital		250,000 00
Net surplus		<u>77,123 00</u>
Total Liabilities		\$429,362 00
Surplus as regards policy-holders	\$327,123 00	

INCOME.

Gross cash received for premiums.	\$168,713 98	
Deduct reinsurance, rebate, and return premiums.	<u>11,734 30</u>	
Net cash received for premiums		\$156,979 68
Interest on bonds		27,973 42
Received for rents.		<u>150 00</u>
Total cash Income		<u>\$185,103 10</u>

EXPENDITURES.

Cash paid for losses.	\$80,812 11	
Cash dividends paid	20,000 00	
Paid for commissions or brokerage.	24,880 55	
Paid for salaries, fees, and other charges of officers.	7,170 72	
Paid for taxes.	3,859 96	
Printing, advertising, and supplies.	<u>8,677 19</u>	
Total cash Expenditures.		<u>\$145,400 53</u>

BALANCE SHEET.

Assets at beginning of year	\$393,337 12	Expenditures as above stated	\$145,400 53
Income as above stated	185,103 10	Balance as per schedule	3,077 69
		Assets at end of year	429,362 00
Total	\$578,440 22	Total	\$578,440 22

NOTE.—No Schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$16,679,900 00	\$216,091 12
Risks written during the year	12,261,113 00	154,187 00
Total risks and premiums	\$28,941,013 00	\$370,278 12
Deduct those expired and marked off as terminated.	11,731,245 00	147,716 00
Amount in force at the end of the year	\$17,209,768 00	\$222,562 12

Amount in force—

Having not more than one year to run	\$11,915,997 00	\$143,228 00
Having more than one, and not more than three, years to run,	3,141,731 00	45,171 00
Having more than three years to run	2,152,040 00	34,163 12

General Interrogatories.

Total premiums received from organization of the company to date	\$576,601 48
Total losses paid from organization to date	221,812 11
Total cash dividends declared since the company commenced business.	64,000 00
Total losses incurred during the year	72,461 90
Total amount of company's stock owned by the directors, at par value	83,000 00
Total amount loaned to officers and directors	27,000 00

Business in Kentucky During the Year.

Fire risks taken	\$27,200 00
Premiums received	520 00

NIAGARA FIRE INSURANCE COMPANY.

(Located in New York City. Incorporated July, 1850; commenced business August, 1850.)

HENRY A. HOWE, *President.*PETER NOTMAN, *Secretary.*

CAPITAL.

Paid up in cash	\$500,000 00
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ASSETS.

Value of real estate owned	\$13,500 00
Loans on bond and mortgage	110,000 00
Interest due thereon	4,025 00
Value of lands mortgaged	\$130,000 00
Buildings (insured for \$137,250).	180,000 00
 Total value of mortgaged premises	 \$310,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds, 1881, registered.	\$140,000 00	\$167,300 00	
U. S. 5-20's, 1865.	200,000 00	234,000 00	
U. S. currency bonds	300,000 00	367,500 00	
U. S. 5-20's, 1865, currency	60,000 00	70,200 00	
New York City 7 per cent. bonds.	81,000 00	85,775 00	
Brooklyn City 7 per cent. bonds	5,000 00	5,425 00	
Jersey City 7 per cent. bonds	20,000 00	20,900 00	
Tennessee 6 per cent. bonds	26,000 00	13,000 00	
Alabama 8 per cent. bonds	10,000 00	5,000 00	
 Total par and market value.	 \$842,000 00	 \$969,100 00	 969,100 00
Interest due and accrued thereon not included in market value			1,504 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Central Railroad, N. J., stock.	\$200,000 00	\$210,000 00	\$150,000 00	
Del., Lackawanna & W. R. R. stock.	10,000 00			
New Jersey Zinc Co. stock	11,000 00	20,900 00	15,000 00	
Rensselaer & Saratoga R. R. stock	5,000 00	5,500 00	2,500 00	
Delaware & Hudson Co. stock	3,500 00	4,000 00	2,500 00	
Central Railroad, N. J., stock	8,000 00	8,400 00	1,700 00	
Chesapeake and Ohio bonds	123,000 00	50,000 00	45,454 54	
U. S. 5-20's	2,000 00	2,300 00	1,500 00	
U. S. 6 per cent currency bonds	1,000 00	1,230 00	1,000 00	
Lorillard Fire Insurance Co. stock	1,000 00	1,000 00	600 00	
Commercial Fire Ins. Co. stock	500 00	500 00	300 00	
Metropolitan Gas Company stock	1,200 00	1,500 00	500 00	
N. Y. and N. H. Railroad stock.	600 00	850 00	500 00	
U. S. 5-20's	500 00	600 00	500 00	
 Total amount	 \$367,300 00	 \$306,780 00	 \$222,054 54	 222,054 54
Interest due and accrued thereon				8,020 00
Cash in office of company				1,605 50
Cash in bank—National Park Bank				19,375 00
Gross premiums in due course of collection.				116,512 00

Total admitted Assets.	\$1,465,696 04
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Items Unadmitted.

Deduction from collateral loan	\$4,545 46
Leasehold property	3,000 00
Total	<u>\$7,545 46</u>

LIABILITIES.

Losses in process of adjustment	\$83,498 00
Losses resisted	18,450 00
Gross amount of unpaid losses	<u>\$101,948 00</u>
Deduct reinsurance thereon	2,000 00

Net amount of unpaid losses	\$99,948 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$302,243 00
Reinsurance <i>pro rata</i> on fire risks running more than one year	98,650 00

Amount required to safely reinsure all outstanding risks	400,893 00
Cash dividends unpaid	2 50
Brokerage and other charges due	<u>15,100 00</u>

Liabilities, except paid-up capital and net surplus	\$515,943 50
Paid-up capital	500,000 00
Net surplus	<u>449,752 54</u>

Total Liabilities	\$1,465,696 04
Surplus as regards policy-holders	<u>\$949,752 54</u>

INCOME.

Gross cash received for premiums	\$897,831 00
Deduct reinsurance, rebate, and return premiums	120,060 00

Net cash received for premiums	\$777,771 00
Interest on bonds	81,509 00
Received for rents	<u>5,500 00</u>

Total cash Income	<u>\$864,780 00</u>
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EXPENDITURES.

Gross cash paid for losses	\$503,175 00
Deduct salvage and reinsurance	33,624 00

Net cash paid for losses	\$469,551 00
Cash dividends paid	50,030 00
Paid for commissions or brokerage	118,474 00
Paid for salaries, fees, and other charges of officers	92,600 00
Paid for taxes	19,234 00
Printing, advertising, supplies, &c.	<u>108,127 00</u>

Total cash Expenditures	<u>\$858,016 00</u>
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BALANCE SHEET.

Assets at beginning of year	\$1,466,897 00	Expenditures as above stated	\$858,016 00
Income as above stated	864,780 00	Balance as per schedule	7,964 96
		Assets at end of year	1,465,696 04
Total	\$2,331,677 00	Total	\$2,331,677 00

Schedule.

Depreciation of claims against agents		\$10,000 00
Deduction from collateral loan		4,545 46
Increase in value of investments	\$6,580 50	
Balance	7,964 96	
Total	\$14,545 46	\$14,545 46

MISCELLANEOUS.

Risks and Premiums.

	FIRE FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$73,432,726 00	\$875,756 00
Risks written during the year	81,045,867 00	897,831 00
Total risks and premiums	\$154,478,593 00	\$1,773,587 00
Deduct those expired and marked off as terminated.	82,824,268 00	937,653 00
Gross amount in force at the end of the year	\$71,654,325 00	\$835,934 00
Deduct amount reinsured.	4,265,613 00	46,206 00
Net amount in force at the end of the year	\$67,388,712 00	\$789,728 00
Amount in force—		
Having not more than one year to run	\$51,275,732 00	\$604,486 00
Having more than one, and not more than three, years to run,	12,684,764 00	151,062 00
Having more than three years to run.	3,428,216 00	34,180 00

General Interrogatories.

Total premiums received from organization of the company to date.	\$9,093,834 00
Total losses paid from organization to date	5,116,747 00
Total cash dividends declared since the company commenced business.	1,294,000 00
Total losses incurred during the year.	476,000 00
Total amount of company's stock owned by the directors, at par value	221,900 00
Total amount loaned to officers and directors	156,000 00
Total amount loaned to stockholders not officers	157,000 00
Amount deposited in Tennessee for the benefit of policy-holders of that State,	20,000 00

Business in Kentucky During the Year.

Fire risks taken	\$1,759,548 00
Premiums received	30,570 68
Losses incurred	15,737 38
Losses paid.	17,342 51
Paid for taxes	1,448 56

NORTHERN INSURANCE COMPANY OF NEW YORK.

(Located in Watertown, New York. Incorporated March, 1872; commenced business March, 1872.)

G. LORD, President.

A. H. WRAY, Secretary.

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Value of real estate owned	\$27,300 00
Loans on bond and mortgage	149,397 75
Interest due and accrued thereon	5,712 13
Value of lands mortgaged	\$203,150 00
Buildings (insured for \$72,500 00)	146,400 00
Total value of mortgaged premises	\$349,550 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 10-40 registered bonds	\$25,000 00	\$29,375 00	
Manistee bonds	400 00	400 00	
Rome, Watertown & Ogdensburgh Railroad bonds	11,000 00	11,000 00	
Utica, Clinton & B. Railroad bonds	1,000 00	1,000 00	
Carthage, W. & S. H. Railroad bonds	1,000 00	1,000 00	
Total par and market value	\$38,400 00	\$42,775 00	42,775 00
Interest due and accrued thereon not included in market value.			30 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Theresa & Clayton R. R. bonds	\$10,000 00	\$10,000 00	\$9,000 00	
Des Moines & Keokuk R. R. bonds	4,000 00	3,600 00	2,800 00	
Utica, C. & B. R. R. bonds	5,000 00	5,000 00	4,500 00	
Hounsfield Town bonds	1,000 00	1,000 00		
Watertown Steam Engine Co. stock	5,000 00	4,000 00	3,000 00	
Watertown Steam Engine Co. stock	11,000 00	8,800 00	5,000 00	
Rome, Watertown & O. R. R. bonds,	12,800 00	12,800 00	11,500 00	
Champion, N. Y., Town bonds	7,000 00	7,000 00	6,350 00	
Jefferson County bonds	4,500 00	4,590 00	4,150 00	
Davis Sewing Machine Co. stock	11,000 00	11,000 00	9,900 00	
Total amount.	\$71,300 00	\$67,790 00	\$56,200 00	56,200 00
Interest due and accrued thereon				1,358 00
Cash in office of company				2,954.40
Cash in bank—National Union Bank				29,951 96
Gross premiums in due course of collection				16,845 77
Rents due and accrued.				114 37
Total admitted Assets.				\$332,639 38

Items Unadmitted.

Deposit in Paddock & Co.'s Bank (suspended), estimated value.	\$1,551 73
Office furniture, safes, &c.	2,000 00
Mortgage loan	400 00
Total.	\$3,951 73

LIABILITIES.

Losses adjusted and unpaid.	\$4,389 30	
Losses in process of adjustment.	8,546 31	
Losses resisted.	4,000 00	
Amount of unpaid losses		\$16,935 61
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$45,938 80	
Reinsurance <i>pro rata</i> on fire risks running more than one year	5,198 00	
Amount required to safely reinsure all outstanding risks		51,136 80
Brokerage and other charges due		2,439 25
Liabilities, except paid-up capital and net surplus		\$70,511 66
Paid-up capital		250,000 00
Net surplus		12,127 72
Total Liabilities		\$332,639 38
Surplus as regards policy-holders	\$262,127 72	

INCOME.

Gross cash received for premiums	\$125,837 90	
Deduct reinsurance, rebate, and return premiums	10,055 41	
Net cash received for premiums		\$115,782 49
Interest on bonds		17,656 77
Received for rents.		1,007 43
Commissions received		173 35
Total cash Income		\$134,620 04

EXPENDITURES.

Gross cash paid for losses.	\$80,942 58	
Deduct salvage and reinsurance.	229 92	
Net cash paid for losses		\$80,712 66
Paid for commissions or brokerage.		20,870 94
Paid for salaries, fees, and other charges of officers.		10,610 64
Paid for taxes		5,049 44
Printing, advertising, and supplies.		11,474 51
Total cash Expenditures.		\$128,718 19

BALANCE SHEET.

Assets at beginning of year	\$347,037 90	Expenditures as above stated	\$128,718 19
Income as above stated	134,620 04	Balance as per schedule	20,300 37
		Assets at end of year	332,639 38
Total.	\$481,657 94	Total.	\$481,657 94

Schedule.

	1874.	1875.
Interest due and accrued	\$7,978 66	\$8,696 53
Premiums uncollected.	18,266 50	16,845 77
Rents due and accrued.	118 12	114 37
Decrease in value of bonds.	4,076 44	
Loss by suspension of Paddock's Bank	15,517 32	
Balance		20,300 37
Total	\$45,957 04	\$45,957 04

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$7,954,776 00	\$130,193 20
Risks written during the year.	3,873,026 00	127,680 23
Total risks and premiums	\$16,827,802 00	\$257,873 43
Deduct those expired and marked off as terminated	9,819,860 00	154,629 20
Gross amount in force at the end of the year.	\$7,007,942 00	\$103,244 23
Deduct amount reinsured.	38,605 00	516 49
Net amount in force at the end of the year.	\$6,969,337 00	\$102,727 74
Amount in force—		
Having not more than one year to run	\$6,450,570 00	\$96,062 56
Having more than one, and not more than three, years to run,	465,650 00	5,672 52
Having more than three years to run.	53,117 00	992 66

General Interrogatories.

Total premiums received from organization of the company to date.	\$567,432 82
Total losses paid from organization to date	426,878 67
Total losses incurred during the year	78,275 34
Total amount of company's stock owned by the directors, at par value	73,700 00
Total amount loaned to officers and directors	34,500 00
Total amount loaned to stockholders not officers.	9,900 00

Business in Kentucky During the Year.

Fire risks taken	\$212,900 00
Premiums received	3,160 38
Losses incurred	3,407 12
Losses paid.	1,749 07
Paid for taxes.	60 74

NORTHWESTERN NATIONAL INSURANCE COMPANY.

(Located in Milwaukee, Wisconsin. Incorporated February, 1869; commenced business July, 1869.)

ALEXANDER MITCHELL, President.

JOHN P. MCGREGOR, Secretary.

CAPITAL.

Paid up in cash	\$600,000 00
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ASSETS.

Loans on bond and mortgage	\$150,000 00
Interest accrued thereon	2,000 00
Value of lands mortgaged	\$260,000 00
Buildings (insured for \$112,400 00)	152,000 00

Total value of mortgaged premises	\$412,000 00
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Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds.	\$300,000 00	\$363,435 00
Milwaukee & St. Paul R. R. bonds	15,000 00	16,950 00
Milwaukee City Water bonds.	150,000 00	150,000 00

Total par and market value	\$465,000 00	\$530,385 00
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530,385 00

Interest due and accrued thereon, not included in market value	1,233 33
Cash in office of company	9,449 01
Cash in bank—Wisconsin Marine and Fire Insurance Company Bank.	117,022 84
Gross premiums in due course of collection	37,606 89
Bills receivable taken for premiums	15,362 27
Salvage property and claims	6,014 03
Due from other companies for reinsurance	5,707 00

Total admitted Assets.	\$874,780 37
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LIABILITIES.

Losses adjusted and unpaid.	\$19,404 43
Losses in process of adjustment.	31,702 27
Losses resisted.	2,000 00

Amount of unpaid losses	\$53,106 70
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Reinsurance at 50 per cent. of premiums on fire risks under one year	\$139,362 06
Reinsurance <i>pro rata</i> on fire risks running more than one year	33,028 83
Reinsurance at 50 per cent. on inland navigation risks	1,028 00
Reinsurance at 100 per cent. on marine risks.	4,000 00

Amount required to safely reinsure all outstanding risks	177,418 89
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Cash dividends unpaid	1,405 00
Due insurance companies.	5,150 00
Brokerage and other charges due	6,680 68

Liabilities, except paid-up capital and net surplus.	\$243,761 27
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Paid-up capital	\$600,000 00
Net surplus	31,019 10
Total Liabilities	\$874,780 37
Surplus as regards policy-holders	\$631,019 10

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums.	\$463,986 86	\$138,213 45	
Deduct reinsurance, rebate, and return premiums	65,464 07	34,346 42	
Net cash received for premiums	\$398,522 79	\$103,867 03	\$502,389 82
Interest on bonds			45,050 64
Total cash Income			\$547,440 46

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses.	\$254,117 06	\$114,860 54	
Deduct salvage and reinsurance		14,245 93	
Net cash paid for losses	\$254,117 06	\$100,614 61	\$354,731 67
Cash dividends paid			58,595 00
Paid for commissions or brokerage.			65,197 36
Paid for salaries, fees, and other charges of officers			39,113 35
Paid for taxes.			13,560 30
Printing, advertising, and supplies.			38,396 99
Total cash Expenditures.			\$569,594 67

BALANCE SHEET.

Assets at beginning of year	\$892,981 34	Expenditures as above stated.	\$569,594 67
Income as above stated	547,440 46	Assets at end of year	874,780 37
Balance as per schedule	3,953 24		
Total	\$1,444,375 04	Total	\$1,444,375 04

Schedule.

Increase in value of securities	\$9,811 25	
Increase in accrued interest.	733 33	
Decrease in salvage and amounts due from companies		\$6,591 34
Balance		3,953 24
Total	\$10,544 58	\$10,544 58

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$17,765,436 00	\$303,491 30
Risks written during the year	34,716,731 00	463,986 86
Total risks and premiums	\$52,482,167 00	\$767,478 16
Deduct those expired and marked off as terminated	28,542,389 00	429,907 96
Gross amount in force at the end of the year	\$23,939,778 00	\$337,570 20
Deduct amount reinsured	161,500 00	3,080 40
Net amount in force at the end of the year	\$23,778,278 00	\$334,489 80

Amount in force—

Having not more than one year to run	\$19,495,566 00	\$278,724 13
Having more than one, and not more than three, years to run,	3,462,709 00	41,982 78
Having more than three years to run	820,003 00	13,782 89
	<hr/>	<hr/>
	MARINE & INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$139,500 00	\$10,773 40
Risks written during the year	11,389,251 00	138,213 45
	<hr/>	<hr/>
Total risks and premiums	\$11,528,751 00	\$148,986 85
Deduct those expired and marked off as terminated	11,166,051 00	142,720 85
	<hr/>	<hr/>
Gross amount in force at the end of the year	\$362,700 00	\$6,266 00
Deduct amount reinsured	3,000 00	210 00
	<hr/>	<hr/>
Net amount in force at the end of the year	\$359,700 00	\$6,056 00
	<hr/>	<hr/>

General Interrogatories.

Total premiums received from organization of the company to date	\$2,264,153 26
Total losses paid from organization to date	1,339,432 04
Total cash dividends declared since the company commenced business	90,000 00
Total losses incurred during the year	336,781 43
Total amount of company's stock owned by the directors, at par value	367,600 00
Total dividends declared, payable in stock	174,000 00

Business in Kentucky During the Year.

Fire risks taken	\$378,105 00
Premiums received	4,531 60
Losses incurred	3,025 00
Losses paid	1,275 00
Paid for taxes	330 61

ORIENT INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1867; commenced business January, 1872.)

S. C. PRESTON, President.

GEO. W. LESTER, Secretary.

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Loans on bond and mortgage	\$142,167 00
Interest due and accrued thereon	3,470 99
Value of mortgaged premises (insured for \$136,800 00).	\$335,090 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
American National Bank stock, Hartford	\$25,200 00	\$37,800 00
Ætna National Bank stock, Hartford	12,000 00	15,840 00
Charter Oak National Bank stock, Hartford.	13,000 00	17,550 00
Farmers & Mechanics' National Bank stock, Hartford	13,400 00	18,090 00
Mercantile National Bank stock, Hartford.	11,900 00	15,708 00
Phoenix National Bank stock, Hartford	6,200 00	10,044 00
Exchange National Bank stock, Hartford	4,100 00	5,330 00
City National Bank stock, Hartford.	10,900 00	11,990 00
First National Bank stock, Hartford	10,000 00	14,000 00
Hartford National Bank stock, Hartford	22,400 00	36,288 00
Conn. Trust and Safe Deposit Co. stock, Hartford.	10,000 00	10,000 00
Metropolitan National Bank stock, New York.	10,000 00	12,800 00
Fourth National Bank stock, New York	10,000 00	9,500 00
N. Y., N. H. & Hartford Railroad stock	34,700 00	50,315 00
Albany & Susquehanna Railroad stock	10,000 00	10,200 00
Cleveland & Pittsburgh Railroad stock	20,000 00	18,000 00
Indiana Central Railroad bonds.	10,000 00	10,000 00
Indianapolis & Cincinnati Railroad bonds.	11,000 00	9,680 00
Hartford, Providence & Fishkill Railroad bonds.	50,000 00	50,250 00
Atlantic Dock Company bonds	9,000 00	9,225 00
West Middle School District, Hartford, bonds.	10,000 00	11,000 00
Fifth School District, East Windsor, bonds	10,000 00	10,500 00
Town of Norwich, Connecticut, bonds	60,000 00	66,000 00
Town of Pawtucket, Rhode Island, bonds	25,000 00	27,500 00
Total par and market value.	<u>\$408,800 00</u>	<u>\$487,610 00</u>

\$487,610 00

Interest due and accrued thereon not included in market value

9,309 90

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Ætna National Bank stock, Hartford.	\$500 00	\$660 00	\$300 00
Charter Oak Nat. B'k stock, Hartford	1,000 00	1,350 00	540 00
Nat. Bank of Commerce stock, Chicago	2,500 00	2,500 00	1,800 00
American Nat. Bank stock, Hartford.	4,000 00	6,000 00	6,000 00
Weed Sew. Mach. Co. stock, Hartf'd.	1,600 00	1,280 00	
Weed Sew. Mach. Co. stock, Hartf'd.	2,500 00	2,000 00	1,000 00
Weed Sew. Mach. Co. stock, Hartf'd.	6,250 00	5,000 00	5,000 00
Weed Sew. Mach. Co. stock, Hartf'd.	1,800 00	1,440 00	1,250 00
Weed Sew. Mach. Co. stock, Hartf'd.	1,800 00	1,440 00	1,250 00
Hartford City Gas-light Co. stock	650 00	1,170 00	900 00
New Haven Steamboat Co. stock	2,100 00	2,100 00	1,200 00
Nat. Fire Ins. Co. stock, Hartford.	2,500 00	3,625 00	600 00
Nat. Fire Ins. Co. stock, Hartford.	1,500 00	2,175 00	1,500 00
Conn. Gen. Life Ins. Co. stock, Hartf.. . . .	1,300 00	1,144 00	
Adams Express Co. stock	2,500 00	2,550 00	2,000 00
Adams Express Co. stock	1,000 00	1,020 00	3,000 00
N. Y., New Hav. & Hartf. R. R. st'k.	1,900 00	2,755 00	
Ætna Life Ins. Co. stock, Hartford.	600 00	2,700 00	1,200 00
Hartford Carpet Co. stock	1,700 00	4,029 00	3,000 00
Shaler & Hall Quarry Co. st'k, Port., Ct.	700 00	1,400 00	350 00
Ætna Fire Ins. Co. stock, Hartford.	200 00	418 00	3,480 00
American Nat. Bank stock, Hartford.	750 00	1,125 00	
Charter Oak Nat. Bank stock, Hartf.. . . .	500 00	675 00	
First Nat. Bank stock, Hartford	300 00	420 00	
Trust deed, H. Michener, Cham'gn, Ill.	1,600 00	1,600 00	900 00
T't d'd, J. C. & C. E. Geisendorf, Ind.	1,000 00	1,000 00	
T't d'd, E. B. Martindale, Indianapolis	2,000 00	2,000 00	
Total amount.	<u>\$44,750 00</u>	<u>\$53,576 00</u>	<u>\$37,070 00</u>

37,070 00

Interest due and accrued thereon

1,214 62

Cash in office of company

413 16

Cash in bank—American National Bank, Hartford.

49,707 25

Premiums in due course of collection

35,659 25

Total admitted Assets.

\$766,622 17

LIABILITIES.

Amount of unpaid losses

\$22,857 12

Reinsurance at 50 per cent. of premiums on fire risks under one year

\$134,292 77

Reinsurance *pro rata* on fire risks running more than one year

39,997 25

Amount required to safely reinsure all outstanding risks

174,290 02

Liabilities, except paid-up capital and net surplus

\$197,147 14

Paid-up capital	\$400,000 00
Net surplus	169,475 03
Total Liabilities	<u>\$766,622 17</u>
Surplus as regards policy-holders	\$569,475 03

INCOME.

Gross cash received for premiums	\$346,745 90
Deduct reinsurance, rebate, and return premiums	30,513 35
Net cash received for premiums	<u>\$316,232 55</u>
Interest on bonds, including dividends on stocks	46,761 75
Received for increase of capital	\$50,000 00
Total cash Income	<u><u>\$362,994 30</u></u>

EXPENDITURES.

Cash paid for losses	\$172,013 01
Cash dividends paid	96,500 00
Paid for commissions or brokerage	47,895 51
Paid for salaries, fees, and other charges of officers	22,279 84
Paid for taxes	8,633 48
Printing, advertising, and supplies	27,020 52
Total cash Expenditures	<u><u>\$374,342 36</u></u>

BALANCE SHEET.

Assets at beginning of year	\$710,341 58	Expenditures as above stated	\$374,342 36
Income as above stated	362,994 30	Assets at end of year	766,622 17
Balance as per schedule	58,628 65		
Total	<u>\$1,140,964 53</u>	Total	<u>\$1,140,964 53</u>

Schedule.

Increase of capital stock	\$50,000 00		
Appreciation of stocks and bonds	8,628 65		
Balance			<u>\$58,628 65</u>
Total	<u>\$58,628 65</u>		<u>\$58,628 65</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$25,238,169 00	\$379,737 70
Risks written during the year	25,666,349 00	346,745 90
Total risks and premiums	<u>\$50,904,518 00</u>	<u>\$726,483 60</u>
Deduct those expired and marked off as terminated	26,628,164 00	381,855 32
Amount in force at the end of the year	<u><u>\$24,276,354 00</u></u>	<u><u>\$344,628 28</u></u>
Amount in force—		
Having more than one year to run	\$19,547,604 00	\$283,774 39
Having more than one, and not more than three, years to run	3,901,372 00	49,492 25
Having more than three years to run	827,378 00	11,361 64

General Interrogatories.

Total premiums received from organization of the company to date	\$1,526,156 81
Total losses paid from organization to date	798,485 08
Total cash dividends declared since the company commenced business. . . .	149,000 00
Total losses incurred during the year	175,889 24
Total amount of company's stock owned by the directors, at par value . . .	69,200 00
Total amount loaned to officers and directors	37,997 00
Total amount loaned to stockholders not officers	27,640 00

Business in Kentucky During the Year.

Fire risks taken	\$270,975 00
Premiums received	3,790 80

PENNSYLVANIA FIRE INSURANCE COMPANY.

(Located in Philadelphia, Pennsylvania. Incorporated March, 1825; commenced business April, 1825.)

JOHN DEVEREUX, *President.*WILLIAM G. CROWELL, *Secretary.*

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Value of real estate owned	\$60,000 00
Loans on bond and mortgage	491,707 00
Interest due and accrued thereon	8,695 05
Value of mortgaged premises (insured for \$324,100 00).	\$1,171,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR VALUE.
Philadelphia, Wilmington and Baltimore Railroad stock . .	\$12,500 00	\$15,750 00
Philadelphia, Wilmington and Baltimore Railroad loan . .	30,000 00	30,300 00
Pennsylvania Railroad loan	11,000 00	11,660 00
Philadelphia and Reading Railroad loan	20,000 00	21,200 00
Delaware Railroad loan	15,000 00	15,450 00
Philadelphia and Erie Railroad loan	25,000 00	25,000 00
North Pennsylvania Railroad loan	40,000 00	42,400 00
Harrisburg, Mt. Joy, &c., Railroad loan	20,000 00	20,700 00
Lehigh Valley Railroad loan	55,000 00	55,990 00
Elmira and Williamsport Railroad loan	25,000 00	25,000 00
West Jersey Railroad loan	10,000 00	10,600 00
Pennsylvania and New York Company loan	24,000 00	25,680 00
United Canal and Railroad loan	60,000 00	59,100 00
Southern Central Railroad loan	20,000 00	21,000 00
American Steamship Company loan	15,000 00	11,325 00
Schuylkill Navigation Company loan	20,700 00	17,695 00
Lehigh Coal and Navigation Company loan	49,000 00	50,715 00
Chesapeake and Delaware Canal Company loan	10,000 00	8,800 00
Delaware Division Canal loan	20,000 00	19,000 00
Philadelphia and Reading Coal and Iron Company loan . .	20,000 00	18,000 00
U. S. 5 per cent. bonds	20,000 00	23,200 00
Philadelphia City warrants	39,511 00	38,918 33
Philadelphia City 5 per cent. loan	5,500 00	4,950 00

	PAR VALUE.	MAR. VALUE.	
Philadelphia City 6 per cent. loan	\$30,000 00	\$32,625 00	
Harrisburg 6 per cent. loan	18,000 00	17,550 00	
St. Louis 6 per cent. loan	25,000 00	23,750 00	
Delaware 6 per cent. loan	20,000 00	20,600 00	
Camden City loan	15,000 00	15,450 00	
Cincinnati 6 per cent. loan	12,000 00	12,180 00	
Cincinnati 7 per cent. loan	10,000 00	10,600 00	
Cincinnati 7-30 loan	38,000 00	40,280 00	
Pittsburgh Water-works 7 per cent. loan	60,000 00	66,300 00	
Newark City 7 per cent. loan	20,000 00	21,000 00	
Philadelphia National Bank stock	13,400 00	23,852 00	
U. S. Centennial stock	1,500 00	750 00	
Manayunk Gas Company stock	1,000 00	1,000 00	
Total par and market value	<u>\$831,111 00</u>	<u>\$858,370 33</u>	\$858,370 33

Interest due and accrued thereon not included in market value. 1,823 52

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Penn. & N. Y. Canal Co. loan	\$5,000 00	\$5,200 00	\$2,500 00	
American Life Ins. Co. stock	2,500 00	2,500 00	2,500 00	
Total amount.	<u>\$7,500 00</u>	<u>\$7,700 00</u>	<u>\$5,000 00</u>	5,000 00
Cash in office of company				3,700 70
Cash in bank—Philadelphia National Bank.				61,195 40
Gross premiums in due course of collection.				69,361 76
Total admitted Assets.				<u>\$1,559,853 76</u>

LIABILITIES.

Losses adjusted and unpaid.	\$27,480 00	
Losses in process of adjustment.	12,500 00	
Amount of unpaid losses		\$39,980 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$251,050 03	
Reinsurance <i>pro rata</i> on fire risks running more than one year	96,315 58	
Amount required to safely reinsure all outstanding risks		347,365 61
Amount reclaimable on perpetual fire risks		380,092 96
Cash dividends unpaid.		750 00
Due for taxes.		2,000 00
Brokerage and other charges due		13,250 00
Liabilities, except paid-up capital and net surplus		\$783,438 57
Paid-up capital		400,000 00
Net surplus.		376,415 19
Total Liabilities		<u>\$1,559,853 76</u>
Surplus as regards policy-holders	\$776,415 19	

INCOME.

Gross cash received for premiums.	\$648,474 67	
Deduct reinsurance, rebate, and return premiums	49,919 46	
Net cash received for premiums		\$598,555 21
Interest on bonds, including dividends on stocks.		76,660 14
Received for rents.		250 00
Perpetual insurance		202 25
Deposit premiums on perpetual fire risks received	\$17,342 63	
Total cash Income		<u>\$675,667 60</u>

EXPENDITURES.

Cash paid for losses	\$316,365 08
Cash dividends paid	39,275 00
Paid for commissions or brokerage	89,054 68
Paid for salaries, fees, and other charges of officers	88,518 53
Paid for taxes	12,046 02
Fire patrol and survey policies	1,913 50
Paid for repairs	5,918 48
Deposit premiums on perpetual fire risks returned	\$7,138 13
Stockholders' demand notes for Boston loss returned	171,850 00

Total cash Expenditures \$553,091 29

BALANCE SHEET.

Assets at beginning of year	\$1,587,114 03	Expenditures as above stated	\$553,091 29
Income as above stated	675,667 60	Balance as per schedule	149,836 58
		Assets at end of year	1,559,853 76
Total	<u>\$2,262,781 63</u>	Total	<u>\$2,262,781 63</u>

Schedule.

Stockholders' demand notes for Boston losses returned	\$171,850 00
Deposit premiums on perpetual fire risks returned	7,138 13
Commissions due agents	13,250 00
Deposit premiums on perpetual fire risks received	\$17,342 63
Appreciation of bonds	12,546 52
Interest due and accrued	10,518 57
Gain on securities sold	1,993 83
Balance	149,836 58
Total	<u>\$192,238 13</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$49,735,641 00	\$761,692 01
Risks written during the year	47,409,487 00	648,474 67
Total risks and premiums	\$97,145,128 00	\$1,410,166 68
Deduct those expired and marked off as terminated	48,952,927 00	689,620 05
Gross amount in force at the end of the year	\$48,192,201 00	\$720,546 63
Deduct amount reinsured	396,378 00	5,441 12
Net amount in force at the end of the year	<u>\$47,795,823 00</u>	<u>\$715,105 51</u>
Amount in force—		
Having not more than one year to run	\$34,399,812 00	\$502,100 06
Having more than one, and not more than three, years to run,	7,605,350 00	100,911 71
Having more than three years to run	5,790,661 00	112,093 74
Perpetual risks and premiums	<u>15,539,254 00</u>	<u>411,973 72</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$5,550,855 00
Total losses paid from organization to date	4,411,193 00
Total cash dividends declared since the company commenced business . . .	1,819,000 00
Total losses incurred during the year.	309,042 00
Total amount of company's stock owned by the directors, at par value . . .	31,000 00
Amount deposited in Virginia for the benefit of policy-holders of that State,	20,000 00

Business in Kentucky During the Year.

Fire risks taken.	\$590,337 00
Premiums received	11,310 49
Losses incurred	2,410 77
Losses paid	4,457 26
Paid for taxes.	345 04

PEOPLE'S INSURANCE COMPANY.

(Located in Newark, N. J. Incorporated March, 1866; commenced business October, 1867.)

J. M. RANDALL, President.

I. H. LINDSLEY, Secretary.

CAPITAL.

Paid-up in cash.	\$200,000 00
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ASSETS.

Value of real estate owned	\$81,421 09
Loans on bond and mortgage	123,600 00
Interest due thereon	4,632 25
Value of lands mortgaged	\$200,000 00
Buildings (insured for \$127,250 00)	167,100 00
Total value of mortgaged premises	\$367,100 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20's.	\$50,000 00	\$60,187 50	
Essex County bonds.	9,000 00	9,630 00	
Total par and market value.	\$59,000 00	\$69,817 50	
Interest due and accrued thereon, not included in market value			315 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Orange & Newark Horse R. R. stock . .	\$500 00	\$500 00	\$4,000 00
Newark City Ice Company stock. . . .	4,100 00	5,125 00	
State Trust Company stock.	400 00	300 00	
Newark City Ice Company stock. . . .	5,200 00	6,500 00	5,000 00
National State Bank stock.	3,000 00	3,750 00	3,600 00
Newark City Ice Company stock. . . .	1,200 00	1,500 00	

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
American Trust Company stock	\$1,000 00	\$1,050 00	\$800 00	
Newark City National Bank stock . . .	1,500 00	2,100 00	1,500 00	
American Trust Company stock	6,000 00	6,300 00	4,000 00	
Essex County Nat. Bank stock	5,000 00	6,250 00 }	9,000 00	
American Trust Company stock	5,000 00	5,250 00 }	5,000 00	
Newark & Irvington Horse R. R. bonds,	8,000 00	8,000 00 }	5,000 00	
American Trust Company stock	1,000 00	1,050 00 }	1,200 00	
Newark City Gas-light Co. stock . . .	250 00	375 00 }		
Merchants' National Bank stock	8,500 00	8,500 00	7,000 00	
Morris & Essex Railroad stock	4,000 00	4,000 00	3,000 00	
Total amount	<u>\$54,650 00</u>	<u>\$60,550 00</u>	<u>\$44,100 00</u>	\$44,100 00
Interest due and accrued thereon				2,142 24
Cash in office of company				894 67
Cash in bank—First National Bank of Newark				37,788 97
Gross premiums in due course of collection				34,678 47
Net premiums unpaid				28,296 21
Rents due and accrued				1,366 48
Total admitted Assets				<u>\$429,052 88</u>

Items Unadmitted.

Office furniture	<u>\$2,508 55</u>
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LIABILITIES.

Losses adjusted and unpaid	\$26,417 69
Losses resisted	1,500 00
Amount of unpaid losses	<u>\$27,917 69</u>
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$128,190 23
Reinsurance <i>pro rata</i> on fire risks running more than one year	6,384 77
Amount required to safely reinsure all outstanding risks	<u>134,575 00</u>
Due for borrowed money	1,050 00
Brokerage and other charges due	6,242 12
Liabilities, except paid-up capital and net surplus	<u>\$169,784 81</u>
Paid-up capital	200,000 00
Net surplus	59,268 07
Total Liabilities	<u>\$429,052 88</u>
Surplus as regards policy-holders	<u>\$259,268 07</u>

INCOME.

Gross cash received for premiums	\$315,834 51
Deduct reinsurance, rebate, and return premiums	32,014 88
Net cash received for premiums	<u>\$282,919 63</u>
Interest on bonds	18,231 29
Received for rents and taxes	6,553 50
Total cash Income	<u>\$307,704 42</u>

EXPENDITURES.

Cash paid for losses	\$167,836 65
Cash dividends paid	20,000 00
Scrip redeemed	4,631 70
Paid for commissions or brokerage	55,211 77
Paid for salaries, fees, and other charges of officers	14,823 33
Paid for taxes	9,108 35
Printing, advertising, and supplies	16,654 88
Interest on borrowed money	4,200 00
Total cash Expenditures	<u>\$292,466 68</u>

BALANCE SHEET.

Assets at beginning of year	\$402,345 83	Expenditures as above stated	\$292,466 68
Income as above stated	307,704 42	Assets at end of year	429,052 88
Balance as per schedule	11,469 31		
Total	<u>\$721,519 56</u>	Total	<u>\$721,519 56</u>

Schedule.

Increase in uncollected premiums	\$13,088 96		
Increase in value of securities	1,324 59		
Scrip sold	23 60		
Decrease in accrued interest		\$2,895 09	
Increase in unadmitted items		72 75	
Balance		11,469 31	
Total	<u>\$14,437 15</u>	<u>\$14,437 15</u>	

MISCELLANEOUS.

Scrip.

Scrip deliverable and outstanding	\$10,478 00
Scrip not actually delivered	7,396 00
Cash received on participating policies during the year	<u>6,918 00</u>

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$18,272,571 00	\$267,619 98
Risks written during the year	23,290,339 00	329,629 41
Total risks and premiums	<u>\$41,562,910 00</u>	<u>\$597,249 39</u>
Deduct those expired and marked off as terminated	21,674,901 00	328,236 61
Gross amount in force at the end of the year	<u>\$19,888,009 00</u>	<u>\$269,012 78</u>
Deduct amount reinsured	306,871 00	2,884 85
Net amount in force at the end of the year	<u>\$19,581,138 00</u>	<u>\$266,127 93</u>
Amount in force—		
Having not more than one year to run	\$19,195,119 00	\$259,265 25
Having more than one, and not more than three, years to run,	229,180 00	4,364 30
Having more than three years to run	<u>156,839 00</u>	<u>2,498 38</u>

General Interrogatories.

Total premiums received from organization of the company to date.	\$1,230,165 35
Total losses paid from organization to date	528,779 32
Total cash dividends declared since the company commenced business . . .	121,220 00
Total losses incurred during the year	169,762 34
Total amount of company's stock owned by the directors, at par value. . .	110,000 00
Total amount loaned to officers and directors	34,400 00
Total amount loaned to stockholders not officers.	12,600 00

Business in Kentucky During the Year.

Fire risks taken.	\$363,356 00
Premiums received	6,434 25
Losses incurred	1,787 33
Paid for taxes	251 72

PEOPLE'S INSURANCE COMPANY.

(Located in Memphis, Tennessee. Incorporated March, 1867; commenced business April, 1867.)

WM. M. FARRINGTON, President.

J. A. SIMMONS, Secretary.

CAPITAL.

Paid up in cash	\$300,000 00
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ASSETS.

Value of real estate owned	\$55,000 00
Loans on bond and mortgage	143,732 81
Value of mortgaged premises (insured for \$25,500 00).	\$197,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds registered.	\$100,000 00	\$122,250 00	
Memphis Gas-light Co. stock.	26,325 00	26,325 00	
Union & Planters' Bank stock.	20,000 00	20,000 00	
Memphis Gas-light Co. bonds	9,000 00	7,200 00	
Memphis City bonds.	5,000 00	3,000 00	
Memphis City notes	2,638 00	1,714 70	
Total par and market value	\$162,963 00	\$180,489 70	180,489 70
Interest due and accrued thereon not included in market value.			4,979 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Memphis & L. R. R. R. bonds	\$6,000 00	\$2,100 00	\$2,000 00	
Union & Planters' Bank stock	2,500 00	2,500 00	2,000 00	
Bank of Commerce stock	1,500 00	1,200 00	2,000 00	
Union and Planters' Bank stock	2,500 00	2,500 00	2,000 00	
Memphis & L. R. R. R. bonds	12,000 00	4,800 00	5,063 00	
Pulaski County, Arkansas, bonds	3,671 00	1,836 00		
Total amount	\$28,171 00	\$15,236 00	\$11,063 00	11,063 00

Interest due and accrued thereon	\$4,735 50
Cash in office of company	1,142 92
Cash in bank—German National Bank	\$13,737 45
Importers and Traders' Bank	2,845 07
	<hr/>
Premiums in due course of collection	16,582 52
Bills receivable taken for premiums	19,194 85
Salvage property and claims	880 50
Bills receivable other than those taken for premiums	1,200 00
	<hr/>
Bills receivable other than those taken for premiums	1,059 30
	<hr/>
Total admitted Assets	\$440,060 60

Items Unadmitted.

Office furniture	\$2,549 27
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LIABILITIES.

Losses adjusted and unpaid	\$11,852 33
Losses in process of adjustment	7,420 44
Losses resisted	3,300 00
	<hr/>
Gross amount of unpaid losses	\$22,572 77
Deduct reinsurance thereon	900 00
	<hr/>
Net amount of unpaid losses	\$21,672 77
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$80,550 17
Reinsurance <i>pro rata</i> on fire risks running more than one year	4,558 80
	<hr/>
Amount required to safely reinsure all outstanding risks	85,108 97
Due and accrued for salaries, rents, advertising, &c.	176 75
	<hr/>
Liabilities, except paid-up capital and net surplus	\$106,958 49
Paid-up capital	300,000 00
Net surplus	33,102 11
	<hr/>
Total Liabilities	\$440,060 60
Surplus as regards policy-holders	\$333,102 11

INCOME.

Gross cash received for premiums	\$236,797 25
Deduct reinsurance, rebate, and return premiums	46,949 04
	<hr/>
Net cash received for premiums	\$189,848 21
Interest on bonds, including dividends on stocks	24,170 38
Received for rents	4,071 99
Gold premium account	417 56
	<hr/>
Total cash Income	\$218,508 14

EXPENDITURES.

Cash paid for losses	\$121,732 81
Cash dividends paid	24,000 00
Paid for commissions or brokerage	33,456 60
Paid for salaries, fees, and other charges of officers	29,771 99
Paid for taxes	10,486 92
	<hr/>
Total cash Expenditures	\$219,448 32

BALANCE SHEET.

Assets at beginning of year	\$443,919 33	Expenditures as above stated	\$219,448 32
Income as above stated	218,508 14	Balance as per schedule	2,918 55
		Assets at end of year	440,060 60
Total	\$662,427 47	Total	\$662,427 47

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$9,595,673 00	\$167,135 09
Risks written during the year	14,641,848 00	231,658 53
Total risks and premiums	\$24,237,521 00	\$398,793 62
Deduct those expired and marked off as terminated	13,917,082 00	227,362 78
Gross amount in force at the end of the year	\$10,320,439 00	\$171,430 84
Deduct amount reinsured	124,358 00	2,029 87
Net amount in force at the end of the year	\$10,196,081 00	\$169,400 97
Amount in force—		
Having not more than one year to run	\$9,700,899 00	\$161,100 35
Having more than one, and not more than three, years to run,	453,682 00	7,405 62
Having more than three years to run	41,500 00	895 00

General Interrogatories.

Total premiums received from organization of the company to date	\$762,024 98
Total losses paid from organization to date	241,304 84
Total cash dividends declared since the company commenced business	132,000 00
Total losses incurred during the year	121,732 81
Total amount of company's stock owned by the directors, at par value	84,850 00
Total amount loaned to officers and directors	62,307 73
Total amount loaned to stockholders not officers	80,013 09

Business in Kentucky During the Year.

Fire risks taken	\$370,730 00
Premiums received	6,067 35
Losses incurred	3,724 03
Losses paid	3,724 03
Paid for taxes	154 59

PHENIX INSURANCE COMPANY.

(Located in Brooklyn, New York. Incorporated September, 1853; commenced business September, 1853.)

STEPHEN CROWELL, *President.*

W. R. CROWELL, *Secretary.*

CAPITAL.

Paid up in cash \$1,000,000 00

ASSETS.

Value of real estate owned	\$246,535 10
Loans on bond and mortgage	319,125 00
Interest accrued thereon	6,683 66
Value of lands mortgaged	\$250,750 00
Buildings (insured for \$351,950 00)	\$28,750 00
Total value of mortgaged premises	\$779,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds, 5-20, 1864, coupons	\$1,000 00	\$1,140 00
U. S. bonds, 5-20, 1865, coupons	47,000 00	54,755 00
U. S. bonds, 5-20, 1865, registered	48,000 00	55,920 00
U. S. bonds, 5-20, 1865, coupons	145,000 00	174,725 00
U. S. bonds, 5-20, 1867, registered	235,200 00	289,206 00
U. S. bonds, 1881, coupons	25,000 00	31,000 00
U. S. bonds, 1881, registered	155,000 00	192,200 00
U. S. bonds, 10-40, registered	77,000 00	90,475 00
U. S. bonds, currency 6's	50,000 00	61,500 00
Tennessee State bonds	45,000 00	18,450 00
North Carolina bonds	10,000 00	1,700 00
South Carolina bonds	20,000 00	7,000 00
Virginia State bonds (deferred certificates)	14,772 33	1,477 23
Alabama State bonds	10,000 00	4,000 00
Mississippi State certificates	20,000 00	16,311 40
Kings County bonds, 6 per cent.	22,000 00	22,000 00
City of Brooklyn bonds, 6 per cent.	15,000 00	15,300 00
Nassau Gas-light Company, Brooklyn, certificates	17,000 00	17,170 00
Nassau Gas-light Company, Brooklyn, stock	20,000 00	26,000 00
New York Mutual Gas-light Company, stock	30,000 00	33,600 00
People's Gas-light Company, Brooklyn, bonds	47,000 00	47,000 00
People's Gas-light Company, Brooklyn, certificates	10,000 00	10,000 00
People's Gas-light Company, Brooklyn, stock	5,900 00	5,900 00
Brooklyn Gas-light Company, stock	8,500 00	21,517 50
New York Gas-light Company, stock	10,000 00	15,000 00
Union Ferry Company, Brooklyn, stock	6,500 00	9,100 00
Brooklyn City R. R. stock	12,500 00	23,500 00
Commercial Bank, Brooklyn, stock	8,000 00	8,000 00
Merchants' National Bank, N. Y., stock	1,000 00	1,200 00
Metropolitan National Bank, N. Y., stock	50,000 00	65,000 00
American Exchange National Bank, N. Y., stock	30,000 00	35,100 00
Fourth National Bank, N. Y., stock	25,000 00	24,500 00
National Bank of the Republic, N. Y., stock	10,000 00	9,000 00
Central National Bank, N. Y., stock	20,000 00	20,000 00
National Shoe and Leather Bank, N. Y., stock	10,000 00	15,000 00
St. Nicholas National Bank, N. Y., stock	10,000 00	10,200 00
National Bank of Commerce, N. Y., stock	17,300 00	21,452 00
Mechanics' Bank, Brooklyn, stock	12,500 00	23,125 00
Mechanics' National Bank, New York, stock	1,000 00	1,430 00
City Bank of Brooklyn stock	4,000 00	10,040 00
Houston & Texas R. R. bonds	3,000 00	3,000 00

Total par and market value \$1,309,172 33 \$1,493,084 13

Interest due and accrued thereon not included in market value 1,493,084 13

5,746 15

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Montauk Fire Ins. Co., Brooklyn, stock,	\$1,000 00	\$1,850 00	
Mechanics' Fire Ins. Co., Brooklyn, st'k,	500 00	825 00	
Mechanics' Bank, Brooklyn, stock . . .	2,000 00	3,700 00	\$5,000 00
Nat. Shoe & Leather Bank, N. Y., st'k,	800 00	1,240 00	
N. Y. Economical Printing Co. stock . .	1,000 00	1,700 00	1,000 00
Manhattan Fire Ins. Co., N. Y., stock,	7,000 00	7,700 00	5,500 00
Union Ferry Co., Brooklyn, stock . . .	2,000 00	2,800 00	
Manhattan Company, N. Y., stock . . .	500 00	750 00	
Nat. Mech's Bank. Ass'n, N. Y., stock,	1,000 00	900 00	
Brooklyn F. Ins. Co., Brooklyn, stock .	2,550 00	5,737 50	12,500 00
Relief Fire Ins. Co., N. Y., stock . . .	2,000 00	2,000 00	
Niagara Fire Ins. Co., N. Y., stock . .	1,250 00	1,437 50	
Clinton Fire Ins. Co., N. Y., stock . . .	1,400 00	2,100 00	
Union Trust Company, N. Y., stock . . .	13,000 00	18,200 00	
Nat. Shoe & Leather Bank, N. Y., st'k,	3,300 00	5,115 00	22,000 00
Lamar Fire Ins. Co., N. Y., stock . . .	5,000 00	5,500 00	
Fireman's Trust Ins. Co., Brook., st'k,	500 00	600 00	
Market National Bank, N. Y., stock . .	1,500 00	1,800 00	2,000 00
People's Gas-light Co., Brooklyn, b'ds .	15,000 00	15,000 00	13,150 00
Nat. Bank of Commerce, N. Y., stock . .	1,400 00	1,736 00	1,200 00
National Park Bank, N. Y., stock . . .	500 00	675 00	500 00
Long Island Bank, Brooklyn, stock . . .	2,000 00	2,600 00	
Montauk Fire Ins. Co., Brooklyn, st'k,	1,000 00	1,850 00	2,500 00
Standard Fire Ins. Co., N. Y., stock . .	1,500 00	1,800 00	1,200 00
Union Ferry Company, Brooklyn, stock,	700 00	980 00	700 00
Mechanics' Nat. Bank, N. Y., stock . . .	600 00	858 00	
American Ex. Nat. Bank, N. Y., stock,	700 00	819 00	1,475 00
Nat. Bank of Commerce, N. Y., stock . .	1,000 00	1,240 00	
Kings County bonds	5,000 00	5,350 00	4,000 00
U. S. bonds, 5-20, 1867, coupon	800 00	976 00	
U. S. bonds, 5-20, 1868, coupon	200 00	244 00	1,000 00
Home Fire Ins. Co., N. Y., stock	800 00	880 00	
Hamilton Ins. Co., New York, stock . . .	750 00	1,312 50	2,000 00
Brooklyn City R. R., Brooklyn, stock . .	5,090 00	9,569 20	
Del. & Hud. Canal Co., N. Y., stock . . .	6,000 00	7,320 00	15,000 00
Chicago, Burl. & Quincy R. R. stock . .	7,000 00	7,980 00	
Chicago, Burl. & Quincy R. R. bonds . .	1,500 00	1,650 00	8,000 00
Home Fire Ins. Co., N. Y., stock	1,200 00	1,320 00	1,000 00
Brooklyn Life Ins. Co., Brook'n, stock,	1,500 00	2,250 00	1,400 00
Brooklyn Life Ins. Co., Brook'n, stock,	1,000 00	1,500 00	1,000 00

Total amount	<u>\$101,540 00</u>	<u>\$131,864 70</u>	<u>\$102,125 00</u>
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\$102,125 00

Interest due and accrued thereon	1,832 15
Cash in office of company	301 16
Cash in bank	251,184 29
Gross premiums in due course of collection	36,025 92
Bills receivable taken for premiums	31,561 66
Rents due and accrued	1,699 99
Salvage property and claims	36,380 04
Due from other companies for reinsurance	674 52
Wrecking pumps at Detroit	17,000 00

Total admitted Assets	<u>\$2,549,958 77</u>
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LIABILITIES.

Losses adjusted and unpaid	\$24,844 54
Losses in process of adjustment	60,587 74
Losses resisted	10,481 00

Amount of unpaid losses	\$95,913 28
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Reinsurance at 50 per cent. of premiums on fire risks under one year	\$537,075 99
Reinsurance <i>pro rata</i> on fire risks running more than one year	117,535 54
Reinsurance at 50 per cent. on inland navigation risks	6,447 45

Amount required to safely reinsure all outstanding risks	661,058 98
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Due and accrued for rents	\$2,500 00
Brokerage and other charges due	4,797 73
Liabilities, except paid-up capital and net surplus	\$764,269 99
Paid-up capital	1,000,000 00
Net surplus	785,688 78
Total Liabilities	\$2,549,958 77
Surplus as regards policy-holders	\$1,785,688 78

INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums	\$1,395,155 82	\$201,935 80
Deduct reinsurance, rebate, and return premiums	131,447 61	47,837 61
Net cash received for premiums	\$1,263,708 21	\$154,098 19
Interest on bonds, including dividends on stocks		111,028 51
Received for rents		6,602 73
Total cash Income		\$1,535,437 64

EXPENDITURES.

	FIRE.	MARINE & INLAND.
Gross cash paid for losses	\$466,283 78	\$81,180 48
Deduct salvage and reinsurance		21,365 39
Net cash paid for losses	\$466,283 78	\$59,815 09
Cash dividends paid		150,000 00
Paid for commissions or brokerage		200,333 72
Paid for salaries, fees, and other charges of officers		131,239 36
Paid for taxes		35,317 81
Printing, advertising, and supplies		140,636 35
Total cash Expenditures		\$1,183,626 11

BALANCE SHEET.

Assets at beginning of year	\$2,183,956 12	Expenditures as above stated	\$1,183,626 11
Income as above stated	1,535,437 64	Assets at end of year	2,549,958 77
Balance as per schedule	14,191 12		
Total	\$3,733,584 88	Total	\$3,733,584 88

Schedule.

Premium on gold	\$10,493 79
Increase of uncollected premiums	3,041 14
Increase of bills receivable	1,896 03
Profits on U. S. bonds redeemed	2,432 50
Decrease in accrued interest	\$863 40
Decrease in value of securities	615 92
Decrease in rents	1,162 54
Decrease in salvage	1,030 48
Balance	14,191 12
Total	\$17,863 46

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$105,142,421 00	\$1,091,156 71
Risks written during the year	142,743,791 00	1,395,155 82
Total risks and premiums	\$247,886,212 00	\$2,486,312 53
Deduct those expired and marked off as terminated.	131,831,788 00	1,217,454 62
Gross amount in force at the end of the year	\$116,054,424 00	\$1,268,857 91
Deduct amount reinsured.	510,249 00	7,411 88
Net amount in force at the end of the year	\$115,544,175 00	\$1,261,446 03
Amount in force—		
Having not more than one year to run	\$100,521,805 00	\$1,074,151 98
Having more than one, and not more than three, years to run,	10,859,910 00	122,601 29
Having more than three years to run	4,162,460 00	64,692 76
	MAINE & INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$497,466 00	\$24,720 02
Risks written during the year	25,524,481 00	204,900 58
Total risks and premiums	\$26,021,947 00	\$229,620 60
Deduct those expired and marked off as terminated.	24,343,465 00	216,725 71
Amount in force at the end of the year.	\$1,678,482 00	\$12,894 89

General Interrogatories.

Total premiums received from organization of the company to date.	\$20,573,315 76
Total losses paid from organization to date	11,101,339 93
Total cash dividends declared since the company commenced business	1,464,000 00
Total losses incurred during the year.	568,858 69
Total amount of company's stock owned by the directors, at par value	176,850 00
Total amount loaned to officers and directors	69,375 00
Total amount loaned to stockholders not officers	50,975 00
Amount deposited in various States and countries for the benefit of policy-holders of those States and countries	170,000 00
In the State of Tennessee	\$20,000 00
In the State of Alabama	10,000 00
In the State of South Carolina	20,000 00
In the State of Mississippi	20,000 00
In the State of Virginia	50,000 00
In Ontario.	50,000 00

Business in Kentucky During the Year.

Fire risks taken.	\$1,317,011 00
Premiums received	20,015 33
Losses incurred	8,257 73
Losses paid	8,257 73
Paid for taxes.	510 13

PHŒNIX INSURANCE COMPANY.

(Located in Hartford, Conn. Incorporated May, 1854; commenced business June, 1854.)

H. KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

CAPITAL.

Paid up in cash \$600,000 00

ASSETS.

Value of real estate owned \$135,341 23

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Hartford National Bank stock, Hartford	\$100,000 00	\$162,000 00
Farmers & Mechanics' National Bank stock, Hartford	57,500 00	77,625 00
Mercantile National Bank stock, Hartford	60,000 00	79,800 00
City National Bank stock, Hartford	20,000 00	22,000 00
Ætna National Bank stock, Hartford	22,500 00	29,925 00
Phoenix National Bank stock, Hartford	43,200 00	70,416 00
State Bank stock, Hartford	17,000 00	21,250 00
Connecticut River Bank stock, Hartford	5,000 00	6,000 00
American National Bank stock, Hartford	35,350 00	53,025 00
National Exchange Bank stock, Hartford	3,750 00	4,950 00
Hartford Trust Company stock, Hartford	25,000 00	27,500 00
Metropolitan National Bank stock, New York	10,000 00	13,000 00
Merchants' Exchange National Bank stock, New York	9,000 00	9,360 00
Manufacturers and Merchants' Bank stock, New York	6,000 00	4,500 00
New Britain National Bank stock, New Britain	19,000 00	24,130 00
Waterbury National Bank stock, Waterbury	10,700 00	16,692 00
Imperial Bank stock, Ontario	5,000 00	5,000 00
National Gold Bank & Trust Co. stock, San Francisco	10,000 00	10,000 00
Fourth National Bank stock, Chicago	10,000 00	1,000 00
Holyoke Water Power Company stock	10,000 00	21,000 00
New York, New Haven and Hartford Railroad stock	50,000 00	74,500 00
Rensselaer and Saratoga Railroad stock	25,000 00	29,500 00
U. S. 6's of 1881	75,000 00	92,250 00
Atlantic Dock Company bonds	50,000 00	52,500 00
Tennessee State bonds	26,000 00	11,700 00
Alabama State bonds	50,000 00	15,000 00
South Carolina old registered bonds	25,003 70	9,501 40
Hartford City bonds	10,000 00	10,300 00
New Britain Water bonds	10,000 00	10,500 00
Detroit City bonds	50,000 00	52,500 00
Cincinnati City bonds	50,000 00	55,000 00
San Francisco bonds	48,500 00	49,955 00
Jacksonville, Illinois, bonds	50,000 00	51,500 00
Hamilton County, Indiana, bonds	20,000 00	20,400 00
Indianapolis and Cincinnati Railroad bonds	68,000 00	61,880 00
Connecticut Western Railroad bonds	30,000 00	22,500 00
Connecticut Valley Railroad bonds	50,000 00	48,000 00
Harlem River and Port Chester Railroad bonds	50,000 00	55,000 00
Southern Minnesota Railroad bonds	50,000 00	5,000 00

Total par and market value. \$1,266,503 70 \$1,386,659 40

Cash in office of company 1,386,659 40

Cash in bank—Hartford Bank 3,462 84

U. S. Trust Company, New York \$176,277 92

Other banks 15,624 16

215,254 38

Interest due and accrued on bank deposits 1,257 67

Gross premiums in due course of collection 207,102 42

Rents due and accrued 1,226 66

Total admitted Assets \$1,950,304 60

LIABILITIES.

Losses adjusted and in process of adjustment	\$75,686 89	
Losses resisted	7,839 00	
Amount of unpaid losses		\$83,525 89
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$561,933 43	
Reinsurance <i>pro rata</i> on fire risks running more than one year	275,021 55	
Amount required to safely reinsure all outstanding risks		836,954 98
Brokerage and other charges due		44,143 00
Liabilities, except paid-up capital and net surplus		\$964,623 87
Paid-up capital		600,000 00
Net surplus		385,680 73
Total Liabilities		\$1,950,304 60
Surplus as regards policy-holders	\$985,680 73	

INCOME.

Gross cash received for premiums	\$1,542,757 82	
Deduct reinsurance, rebate, and return premiums	90,085 37	
Net cash received for premiums		\$1,452,672 45
Interest on bonds, including dividends on stock		99,713 20
Received for rents		3,879 23
Total cash Income		\$1,556,264 88

EXPENDITURES.

Cash paid for losses	\$871,885 29	
Cash dividends paid	165,000 00	
Paid for commissions or brokerage	215,147 32	
Paid for salaries and other charges of officers	69,649 67	
Paid for taxes	38,729 90	
Printing, advertising, and supplies	130,006 36	
Total cash Expenditures		\$1,490,418 54

BALANCE SHEET.

Net assets at beginning of year	\$1,852,302 82	Expenditures as above stated	\$1,490,418 54
Income as above stated	1,556,264 88	Balance as per schedule	11,987 56
		Net assets at end of year	1,906,161 60
Total	\$3,408,567 70	Total	\$3,408,567 70

Schedule.

Decrease in accrued interest		\$1,075 33
Legal expenses of suits pending		1,477 35
Bad debt charged off		93 22
Over estimate of uncollected premiums of last year		11,425 69
Increase in value of securities	\$2,084 03	
Balance	11,987 56	
Total		\$14,071 59
		\$14,071 59

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$119,953,589 00	\$1,648,336 83
Risks written during the year.	99,840,705 00	1,452,672 45
Total risks and premiums	\$219,794,294 00	\$3,101,009 28
Deduct those expired and marked off as terminated.	103,968,163 00	1,518,773 17
Amount in force at the end of the year.	\$115,826,131 00	\$1,582,236 11
Amount in force—		
Having not more than one year to run	\$81,212,555 00	\$1,123,866 86
Having more than one, and not more than three, years to run,	27,282,277 00	347,820 70
Having more than three years to run.	7,331,299 00	110,548 55

General Interrogatories.

Total premiums received from organization of the company to date.	\$17,793,899 71
Total losses paid from organization to date	11,158,360 31
Total cash dividends declared since the company commenced business.	1,495,000 00
Total losses incurred during the year.	829,864 32
Total amount of company's stock owned by the directors, at par value	98,100 00
Amount deposited in Oregon for the benefit of policy-holders of that State.	50,000 00

Business in Kentucky During the Year.

Fire risks taken	\$3,139,522 00
Premiums received	49,204 52
Losses incurred	31,427 07
Losses paid.	31,427 07
Paid for taxes	2,225 84

PHCENIX INSURANCE COMPANY.

(Located in St. Louis, Missouri. Incorporated February, 1849; commenced business March, 1849.)

WEB. M. SAMUEL, *President.*CHAS. L. THOMPSON, *Secretary.*

CAPITAL.

Paid up in cash \$150,000 00

ASSETS.

Value of real estate owned \$9,011 46

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Missouri 6 per cent. bonds	\$150,000 00	\$151,125 00	
Taberville Educational bonds.	1,500 00	1,500 00	
Total par and market value.	<u>\$151,500 00</u>	<u>\$152,625 00</u>	152,625 00

Amount loaned on indorsed bills receivable. 27,842 17

Cash in office of company 4,400 00

Cash in bank—Commercial. \$1,357 67

Merchants' National 8,281 76

9,639 43

Premiums in due course of collection 2,871 30

Rents due and accrued 26 00

Salvage property and claims 339 30

Total admitted Assets. \$206,754 66

Items Unadmitted.

Safe \$450 00

LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks under one year. \$26,667 65

Reinsurance *pro rata* on fire risks running more than one year 2,871 76

Amount required to safely reinsure all outstanding risks \$29,539 41

Cash dividends unpaid. 125 00

Due and accrued for salaries, rents, advertising, &c. 75 00

Liabilities, except paid-up capital and net surplus \$29,739 41

Paid-up capital 150,000 00

Net surplus. 27,015 25

Total Liabilities \$206,754 66

Surplus as regards policy-holders \$177,015 25

INCOME.

Gross cash received for premiums	\$68,546 16
Deduct reinsurance, rebate, and return premiums	3,779 64
Net cash received for premiums	\$64,766 52
Interest on bonds	12,195 66
Received for commissions and brokerage	6,118 51
Total cash Income	\$83,080 69

EXPENDITURES.

Cash paid for losses	\$22,765 97
Cash dividends paid	18,765 00
Return cargo premiums	908 07
Paid for commissions or brokerage	2,386 50
Paid for salaries, fees, and other charges of officers	9,520 00
Printing, advertising, and taxes	27,399 64
Total cash Expenditures	\$81,745 18

BALANCE SHEET.

Assets at beginning of year	\$197,577 54	Expenditures as above stated	\$81,745 18
Income as above stated	83,080 69	Assets at end of year	206,754 66
Balance as per schedule	7,841 61		
Total	\$288,499 84	Total	\$288,499 84

Schedule.

Appreciation of securities	\$7,937 75		
Increase in uncollected premiums	2,871 30		
Expense account	41 00		
Error in company's assets for 1874			\$1,814 45
Office furniture			450 00
Interest on borrowed money			743 99
Balance			7,841 61
Total	\$10,850 05		\$10,850 05

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$3,400,369 00	\$58,181 46
Risks written during the year	5,013,187 00	71,647 94
Total risks and premiums	\$8,413,556 00	\$129,829 40
Deduct those expired and marked off as terminated	4,755,206 00	70,844 70
Gross amount in force at the end of the year	\$3,658,350 00	\$58,984 70
Deduct amount reinsured	73,000 00	682 42
Net amount in force at the end of the year	\$3,585,350 00	\$58,302 28
Amount in force—		
Having not more than one year to run	\$3,310,809 00	\$54,017 70
Having more than one, and not more than three, years to run,	240,166 00	3,468 49
Having more than three years to run	34,375 00	316 09

General Interrogatories.

Total losses incurred during the year.	\$22,765 97
Total amount of company's stock owned by the directors, at par value . . .	69,700 00
Total dividends declared, payable in stock	21,650 00
Total amount loaned to officers and directors	16,241 90
Total amount loaned to stockholders not officers.	7,550 07

Business in Kentucky During the Year.

Fire risks taken	\$318,849 00
Premiums received	5,564 02
Losses incurred	631 27
Losses paid	631 27

PLANTERS' INSURANCE COMPANY.

(Located in Memphis, Tennessee. Incorporated December, 1866; commenced business August, 1869.)

D. T. PORTER, *President.*W. A. GOODMAN, *Secretary.***CAPITAL.**

Paid up in cash	\$200,000 00
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ASSETS.

Value of real estate owned	\$71,804 81
Loans on bond and mortgage	91,700 00
Interest due and accrued thereon	3,990 00
Value of lands mortgaged.	\$93,200 00
Buildings (insured for \$47,250 00)	104,528 81

Total value of mortgaged premises	\$197,729 81
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Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Tennessee State bonds.	\$25,000 00	\$12,500 00
Alabama State bonds.	10,000 00	5,038 75
Total par and market value	\$35,000 00	\$17,538 75

17,538 75

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Memphis Gas-light Company stock. . .	\$10,000 00	\$10,000 00	\$8,100 00
Union and Planters' Bank stock . . .	10,000 00	9,000 00	6,231 01
Memphis Gas-light Company stock. . .	3,500 00	3,500 00	5,000 00
First National Bank stock	3,000 00	3,000 00	
German National Bank stock	5,500 00	6,875 00	4,800 00
First National Bank stock (Clarksville). .	4,000 00	4,600 00	3,047 89
Memphis City bonds	6,000 00	3,000 00	
Selma R. R. 1st mortgage bonds . . .	5,000 00	2,500 00	2,267 21

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Memphis Gas-light Company stock . . .	\$5,000 00	\$5,000 00	\$2,805 51
Mississippi Cen. R. R. 1st mortg. bd's,	3,000 00	2,700 00	2,205 33
Fourth National Bank stock	500 00	425 00	
Mississippi Valley Insurance stock, . .	1,500 00	1,200 00	2,250 00
People's Insurance Company stock, . .	2,400 00	2,160 00	
Cotton (Warehouse receipt)	3,000 00	3,000 00	2,000 00
State National Bank stock,	500 00	425 00	
Brownsville Savings Bank stock, . . .	4,000 00	4,000 00	2,000 00
People's Ins. Co. stock,	2,000 00	1,800 00	
U. S. bonds,	2,000 00	2,300 00	2,886 20
Miss. Cen. R. R Co. 1st mortg. bonds,	2,500 00	2,250 00	1,800 00
U. S. bonds,	1,000 00	1,150 00	
Union and Planters' Bank stock, . . .	500 00	450 00	1,703 70
Mississippi Valley Ins. Co. stock, . . .	1,800 00	1,440 00	
First National Bank stock,	1,000 00	1,000 00	
State National Bank stock,	1,000 00	850 00	1,500 00
Fourth National Bank stock,	1,000 00	850 00	
German National Bank stock,	1,000 00	1,250 00	1,500 00
Mississippi Cen. R. R. 1st mortg. b'ds,	2,500 00	2,250 00	1,350 00
Bank of Commerce stock,	1,000 00	900 00	
Phoenix Ins. Co. stock,	2,000 00	700 00	1,125 00
Bank of Commerce stock,	1,500 00	1,350 00	1,000 00
Bank of Commerce stock,	1,000 00	900 00	
Washington Ins. Co. stock,	500 00	130 00	900 00
Fourth National Bank stock,	2,500 00	2,125 00	900 00
Fourth National Bank stock,	1,000 00	850 00	700 00
Memphis Gas-light Co. stock,	1,500 00	1,500 00	450 00
Union and Planters' Bank stock, . . .	500 00	450 00	400 00
Mississippi Cen. R. R. 1st mortg. bd's,	500 00	450 00	300 00
Mississippi Central R. R. coupons, . .	630 00	630 00	265 10
Union Cotton Compress Ass'n stock, . .	700 00	280 00	100 00
Total amount	<u>\$96,530 00</u>	<u>\$87,240 00</u>	<u>\$58,586 97</u>
Cash in office of company			\$58,586 97
Cash in bank—Fourth National Bank			2,972 79
Premiums in due course of collection			25,603 41
Bills receivable taken for premiums			16,567 87
Rents due and accrued,			1,237 83
Salvage property and claims			864 52
			1,071 70
Total admitted Assets			<u>\$291,848 65</u>

LIABILITIES.

Losses adjusted and unpaid,	\$3,060 48
Losses in process of adjustment,	7,581 09
Losses resisted,	5,727 13
Amount of unpaid losses	\$16,368 70
Reinsurance at 50 per cent. of premiums on fire risks under one year,	\$53,673 70
Reinsurance <i>pro rata</i> on fire risks running more than one year	5,953 71
Amount required to safely reinsure all outstanding risks	59,627 41
Due and accrued for taxes	1,722 48
Liabilities, except paid-up capital and net surplus	\$77,718 59
Paid-up capital	200,000 00
Net surplus	14,130 06
Total Liabilities	<u>\$291,848 65</u>
Surplus as regards policy-holders	<u>\$214,130 06</u>

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums,	\$153,313 22	\$13,318 52
Deduct reinsurance, rebate, and return premiums	32,426 67	2,477 95
Net cash received for premiums	<u>\$120,886 55</u>	<u>\$10,840 57</u>
		\$131,727 12

Interest on bonds	\$13,883 53
Received for rents	5,875 94
Total cash Income	<u>\$151,486 59</u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$105,507 61	\$4,127 73	
Deduct salvage and reinsurance	425 20	668 33	
Net cash paid for losses	<u>\$105,082 41</u>	<u>\$3,459 40</u>	\$108,541 81
Paid for commissions or brokerage			20,899 14
Paid for salaries, fees, and other charges of officers			20,697 01
Paid for taxes			5,457 26
Printing, advertising, and supplies			1,294 80
Total cash Expenditures			<u>\$156,890 02</u>

BALANCE SHEET.

Assets at beginning of year	\$306,212 42	Expenditures as above stated	\$156,890 02
Income as above stated	151,486 59	Balance as per schedule	8,960 34
Total	<u>\$457,699 01</u>	Assets at end of year	291,848 65
		Total	<u>\$457,699 01</u>

Schedule.

Decrease in uncollected premiums		\$2,072 60
Decrease in accrued interest		1,300 00
Decrease in securities		4,717 50
Doubtful debts charged to profit and loss		1,030 82
Increase in rents	\$160 58	
Balance	8,960 34	
Total	<u>\$9,120 92</u>	<u>\$9,120 92</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$9,420,675 00	\$188,007 34
Risks written during the year	8,446,156 00	151,266 17
Total risks and premiums	<u>\$17,866,831 00</u>	<u>\$339,273 51</u>
Deduct those expired and marked off as terminated	11,597,754 00	213,267 17
Gross amount in force at the end of the year	<u>\$6,269,077 00</u>	<u>\$126,006 34</u>
Deduct amount reinsured	320,850 00	6,637 01
Net amount in force at the end of the year	<u>\$5,948,227 00</u>	<u>\$119,369 33</u>
Amount in force—		
Having not more than one year to run	\$5,642,328 00	\$112,459 89
Having more than one, and not more than three, years to run,	575,897 00	12,335 80
Having more than three years to run	50,852 00	1,210 65

	INLAND RISKS.	PREMIUMS.
Risks written during the year	\$2,027,980 00	\$13,292 97
Deduct those expired and marked off as terminated.,	2,027,980 00	13,292 97

General Interrogatories.

Total premiums received from organization of the company to date	\$883,618 47
Total losses paid from organization to date	407,559 49
Total cash dividends declared since the company commenced business.	10,000 00
Total losses incurred during the year.	107,518 89
Total amount of company's stock owned by the directors, at par value	45,250 00
Total dividends declared, payable in stock	60,000 00
Total amount loaned to officers and directors	46,266 36
Total amount loaned to stockholders not officers	89,820 61
Amount deposited in Alabama for the benefit of policy-holders of that State,	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$221,688 00
Premiums received	4,014 34
Losses incurred	2,213 63
Losses paid.	2,213 63
Inland risks taken.	15,160 00
Premiums received	84 54
Paid for taxes.	92 02

PROVIDENCE WASHINGTON INSURANCE COMPANY.

*(Located in Providence, Rhode Island. Incorporated, 1799; commenced business, 1799.)*J. H. DEWOLF, *President*W. S. GREENE, *Secretary*.

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Loans on bond and mortgage	\$5,630 00
Interest accrued thereon	130 00
Value of mortgaged premises.	\$12,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Blackstone Capital National Bank, Providence, stock	\$40,000 00	\$40,000 00
American National Bank, Providence, stock.	17,900 00	19,376 73
Commercial National Bank, Providence, stock.	14,500 00	15,660 00
Mechanics' National Bank, Providence, stock	25,000 00	30,000 00
Mechanics' National Bank, Providence, stock.	10,000 00	13,600 00
Weybosset National Bank, Providence, stock	9,950 00	12,139 00

	PAR VALUE.	MAR. VALUE.
Nat. Bank of North America, Providence, stock	\$15,000 00	\$19,500 00
National Bank of Commerce, Providence, stock	15,000 00	16,050 00
National Bank of Commerce, New York, stock	10,000 00	12,000 00
Delaware and Hudson Canal Company stock	21,000 00	26,040 00
Delaware and Hudson Canal Company bonds	40,000 00	45,800 00
New York, Providence and Boston Railroad bonds	10,000 00	10,500 00
Rensselaer and Saratoga Railroad bonds	12,000 00	14,040 00
S. B. Buckner, Chicago, bonds	45,000 00	45,000 00
N. Y. Mutual Gas-light Company bonds	30,000 00	31,500 00
U. S. bonds, 5-20, 1865, old	2,000 00	2,320 00
U. S. bonds, 5-20, 1867, old	5,000 00	6,150 00
U. S. bonds, 6's, 1881	1,000 00	1,240 00
What Cheer Corporation, Providence, stock	30,000 00	30,000 00
Rhode Island Hospital Trust Company stock	50,000 00	50,000 00
Total par and market value	<u>\$403,350 00</u>	<u>\$440,915 75</u>

\$440,915 75

Interest due and accrued thereon not included in market value 6,318 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Merchants' Nat. Bank, Prov., stock	\$5,850 00	\$7,020 00	
R. I. Horse Shoe Co., Prov., stock	2,000 00	4,000 00	\$13,164 41
Pullman Palace Car Co., Prov., stock	4,000 00	3,000 00	
Pullman Palace Car Co., Prov., stock	5,400 00	4,050 00	
Chicago & Alton R. R. preferred stock	1,000 00	1,050 00	9,000 00
United N. J. R. R. & Canal stock	5,000 00	6,750 00	
Nat. Bank of Commerce, N. J., stock	2,000 00	2,400 00	800 00
Blackstone Canal Nat. Bank stock	550 00	550 00	450 00
Cleveland & Pittsburg R. R. stock	10,000 00	9,000 00	9,000 00
U. S. bonds	4,000 00	4,800 00	
U. S. bonds	1,000 00	1,160 00	5,000 00
N. Y. C. & Hudson R. R. R. stock	4,500 00	4,725 00	
Delaware & Hudson Canal stock	900 00	1,116 00	
Total amount	<u>\$46,200 00</u>	<u>\$49,621 00</u>	<u>\$37,414 41</u>

37,414 41

Interest due and accrued thereon 2,925 00

Loaned to City of Providence 20,000 00

Cash in office of company 330 77

Cash in bank—Blackstone Canal National Bank \$23,261 56

Rhode Island Hospital Trust Company 18,567 67

41,829 23

Premiums in due course of collection 19,263 73

Bills receivable taken for premiums 13,912 86

Total admitted Assets \$588,669 75*Items Unadmitted.*Notes secured by indorsement \$48,027 21

LIABILITIES.

Losses adjusted and unpaid \$971 85

Losses in process of adjustment 24,504 25

Losses resisted 5,600 00

Gross amount of unpaid losses \$31,076 10

Deduct reinsurance thereon 1,485 00

Net amount of unpaid losses \$29,591 10

Reinsurance at 50 per cent. of premiums on fire risks under one year \$64,073 42

Reinsurance *pro rata* on fire risks running more than one year 24,486 08

Reinsurance at 100 per cent. on marine risks 22,901 26

Amount required to safely reinsure all outstanding risks 111,460 76

Cash dividends unpaid 1,550 45

Liabilities, except paid-up capital and net surplus \$142,602 31

Paid-up capital	\$400,000 00
Net surplus	46,067 44
Total Liabilities	\$588,669 75
Surplus as regards policy holders	\$446,067 44

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums.	\$202,251 75	\$69,121 87	
Deduct reinsurance, rebate, and return premiums	21,004 75	5,963 33	
Net cash received for premiums.	\$181,247 00	\$63,158 54	\$244,405 54
Interest on bonds, including dividends on stocks.			28,287 00
Increased capital.		\$200,000 00	
Total cash Income			\$272,692 54

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses	\$59,356 27	\$14,967 86	
Deduct salvage and reinsurance.	2,279 82	2,959 80	
Net cash paid for losses	\$57,076 45	\$12,008 06	\$69,084 51
Cash dividends paid			40,449 55
Paid for commissions or brokerage			24,651 05
Paid for salaries, fees, and other charges of officers			10,658 62
Paid for taxes.			6,496 58
Printing, advertising, and supplies.			13,327 71
Total cash Expenditures			\$164,668 02

BALANCE SHEET.

Assets at beginning of year	\$269,037 51	Expenditures as above stated	\$164,668 02
Income as above stated	272,692 54	Assets at end of year	588,669 75
Balance as per schedule	211,607 72		
Total	\$753,337 77	Total	\$753,337 77

Schedule.

Increased capital	\$200,000 00	
Received for 4,000 shares new stock above par value	26,000 00	
Bills receivable	13,912 86	
Increase in uncollected premiums.	10,087 55	
Increase in accrued interest.	6,759 37	
Increase in value of bonds	3,613 20	
Premium on gold bought.		\$738 05
Loans on personal security		48,027 21
Balance		211,607 72
Total	\$260,372 98	\$260,372 98

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$7,184,100 00	\$96,586 34
Risks written during the year	22,893,838 00	211,739 30
Total risks and premiums	\$30,077,938 00	\$308,325 64
Deduct those expired and marked off as terminated	15,872,095 00	128,120 85
Gross amount in force at the end of the year	\$14,205,843 00	\$180,204 79
Deduct amount reinsured	404,755 00	6,945 20
Net amount in force at the end of the year	\$13,801,088 00	\$173,259 59
Amount in force—		
Having not more than one year to run	\$10,699,969 00	\$134,314 86
Having more than one, and not more than three, years to run,	2,445,089 00	29,033 74
Having more than three years to run	656,030 00	9,910 99

MARINE & INLAND RISKS.

	PREMIUMS.
Risks written during the year	\$17,268,407 00
Deduct those expired and marked off as terminated	16,545,629 00
Gross amount in force at the end of the year	\$722,778 00
Deduct amount reinsured	105,092 00
Net amount in force at the end of the year	\$617,686 00

General Interrogatories.

Total losses incurred during the year	\$98,159 06
Total amount of company's stock owned by the directors, at par value	34,700 00
Total amount loaned to stockholders not officers	800 00

Business in Kentucky During the Year.

Fire risks taken	\$152,691 00
Premiums received	1,714 55
Paid for taxes	32 74

ST. JOSEPH FIRE AND MARINE INSURANCE COMPANY.

(Located in St. Joseph, Missouri. Incorporated December, 1867; commenced business January, 1868.)

A. P. GOFF, President.

J. H. RICE, Secretary.

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Value of real estate owned \$4,515 29

Loans on bond and mortgage 148,515 68

Value of mortgaged premises (insured for \$132,200 00). \$389,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Missouri State bonds	\$10,000 00	\$10,000 00
Doniphan County bonds	55,500 00	38,850 00
Hanover Township bonds	20,000 00	12,500 00
Troy District, Kansas, School bonds	3,500 00	3,500 00
Brown County, Kansas, bonds	35,500 00	25,737 50
Falls City, Nebraska, School bonds	9,900 00	8,910 00
Buchanan County Court-house warrants	17,300 00	15,570 00
St. Joseph Bridge bonds	5,000 00	5,000 00
St. Joseph Gas-light bonds	600 00	600 00
St. Joseph Railroad bonds	27,400 00	21,670 00
St. Joseph Improvement bonds	9,650 00	5,983 00
Merchants' Insurance Company stock	3,500 00	1,925 00
Buchanan Bank stock	3,000 00	750 00

Total par and market value \$200,850 00 \$150,995 50

150,995 50

Interest due and accrued thereon not included in market value. 8,441 74

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
St. Joseph City 10 per cent. bonds	\$6,000 00	\$6,000 00	\$5,000 00
Marshall Co., Kan., 10 per ct. bonds			
St. Joseph City 6 per cent. bonds	1,800 00	1,760 00	1,538 50
Pacific Hotel stock	6,400 00	5,760 00	5,000 00
Fairburg Prec't, Jeff. Co., Neb., bonds,	9,000 00	7,650 00	6,000 00
St. Joseph Building Co. stock	1,200 00	1,000 00	400 00
Marshall County 10 per cent. bonds	1,000 00	1,000 00	850 00
St. Joseph Savings Bank stock	600 00	600 00	500 00
Farmers' Bank, Andrew Co., Mo., st'k,	4,000 00		
St. Joseph Savings Bank stock	1,500 00	8,750 00	5,000 00
Merchants' Ins. Co. stock	3,250 00		

Total amount. \$34,750 00 \$32,520 00 \$24,288 50

24,288 50

Cash in bank—A. Beatty, Banker, St. Joseph. \$15,122 88

First National Bank. 6,476 99

Donnell, Lawson & Co., New York 10,876 92

32,476 79

Gross premiums in due course of collection 37,176 61

Total admitted Assets. \$406,410 11

Items Unadmitted.

St. Jo. Real Estate and Savings Association (par value \$800 00) \$150 00

LIABILITIES.

Losses adjusted and unpaid.	\$17,008 84
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$74,545 54
Reinsurance <i>pro rata</i> on fire risks running more than one year	11,980 98
Amount required to safely reinsure all outstanding risks	86,526 52
Cash dividends unpaid	195 00
Due and accrued for salaries, rents, advertising, &c.	3,108 80
Brokerage and other charges due	5,216 41
Liabilities, except paid-up capital and net surplus	\$112,055 57
Paid-up capital	200,000 00
Net surplus	94,354 54
Total Liabilities	\$406,410 11
Surplus as regards policy-holders	\$294,354 54

INCOME.

Gross cash received for premiums (fire)	\$243,283 43
Deduct reinsurance, rebate, and return premiums	61,254 51
Net cash received for premiums	\$182,028 92
Interest on bonds, including dividends on stocks	31,796 26
Received for commissions	1,097 19
Total cash Income	\$214,922 37

EXPENDITURES.

	FIRE.	INLAND.
Gross cash paid for losses	\$93,167 35	\$3,937,64
Deduct salvage and reinsurance.	9,938 36	
Net cash paid for losses	\$83,228 99	\$3,937 64
Cash dividends paid		\$87,166 63
Paid for commissions or brokerage.		24,000 00
Paid for salaries, fees, and other charges of officers		32,578 69
Paid for taxes.		8,748 53
Paid for taxes.		13,953 48
Printing, advertising, and supplies.		5,800 00
Total cash Expenditures.		\$172,247 33

BALANCE SHEET.

Assets at beginning of year	\$367,355 20	Expenditures as above stated	\$172,247 33
Income as above stated	214,922 37	Balance as per schedule	3,620 13
Total	\$582,277 57	Assets at end of year	406,410 11
		Total.	\$582,277 57

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$12,187,764 00	\$189,107 95
Risks written during the year.	13,493,201 00	228,501 12
Total risks and premiums	\$25,680,965 00	\$417,609 07
Deduct those expired and marked off as terminated	13,807,363 00	224,154 74
Gross amount in force at the end of the year.	\$11,873,602 00	\$193,454 33
Deduct amount reinsured.	1,111,128 00	21,543 18
Net amount in force at the end of the year.	\$10,762,474 00	\$171,911 15
Amount in force—		
Having not more than one year to run	\$9,382,073 00	\$149,091 08
Having more than one, and not more than three, years to run,	1,084,045 00	15,470 04
Having more than three years to run.	296,356 00	7,350 03

General Interrogatories.

Total premiums received from organization of the company to date	\$1,006,193 98
Total losses paid from organization to date	479,144 42
Total cash dividends declared since the company commenced business.	84,000 00
Total losses incurred during the year.	73,471 11
Total amount of company's stock owned by the directors, at par value	54,350 00
Total dividends declared, payable in stock	120,000 00
Total amount loaned to officers and directors	6,000 00
Total amount loaned to stockholders not officers	5,000 00
Amount deposited in Nebraska for the benefit of policy-holders of that State,	25,000 00

Business in Kentucky During the Year.

Fire risks taken	\$352,134 00
Premiums received	5,127 99
Losses incurred	36 02
Losses paid	36 02
Paid for taxes	110 61

SAINT LOUIS INSURANCE COMPANY.

(Located in Saint Louis, Missouri. Incorporated January, 1837; commenced business April, 1837.)

J. B. S. LEMOINE, *President.*J. D. HOUSEMAN, *Secretary.*

CAPITAL.

Paid-up in cash.	\$240,000 00
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ASSETS.

Value of real estate owned	\$1,678 59
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Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Missouri 6's	\$290,000 00	\$295,800 00	
St. Louis Chamber of Commerce stock	10,000 00	4,000 00	
	\$300,000 00	\$299,800 00	
Total par and market value.			299,800 00
Cash in office of company			26 04
Cash in bank—Merchants' National, St Louis.			23,341 36
Premiums in due course of collection			21,075 98
Due from other companies for reinsurance			556 75

Total admitted Assets.	\$346,478 72
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Items Unadmitted.

Salvage property, and claims	\$50,000 00
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LIABILITIES.

Losses adjusted and unpaid.	\$4,993 21
Losses in process of adjustment.	9,500 00
	\$14,493 21
Amount of unpaid losses	\$14,493 21
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$80,947 45
Reinsurance <i>pro rata</i> on fire risks running more than one year	2,331 46
Reinsurance at 50 per cent. on inland navigation risks	193 27

Amount required to safely reinsure all outstanding risks	83,472 18
Due and accrued for salaries, rents, advertising, &c.	300 00
Brokerage and other charges due	756 00

Liabilities, except paid-up capital and net surplus	\$99,021 39
Paid-up capital	240,000 00
Net surplus	7,457 33

Total Liabilities	\$346,478 72
Surplus as regards policy-holders	\$247,457 33

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$188,800 76	\$19,736 60	
Deduct reinsurance, rebate, and return premiums	20,172 72	3,046 07	
Net cash received for premiums	<u>\$168,628 04</u>	<u>\$16,690 53</u>	\$185,318 57
Interest on bonds, including dividends on stocks			15,833 28
Total cash Income			<u>\$201,151 85</u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$73,744 07	\$73,031 77	
Deduct salvage and reinsurance	3,110 40	12,426 27	
Net cash paid for losses	<u>\$70,633 67</u>	<u>\$60,605 50</u>	\$131,239 17
Cash dividends paid			2,574 00
Paid for commissions or brokerage			35,608 34
Paid for salaries, fees, and other charges of officers			13,582 77
Paid for taxes			6,669 53
Printing, advertising, supplies, traveling expenses, &c.			11,521 59
Total cash Expenditures			<u>\$201,195 40</u>

BALANCE SHEET.

Assets at beginning of year	\$320,596 22	Expenditures as above stated	\$201,195 40
Income as above stated	201,151 85	Assets at end of year	346,478 72
Balance as per schedule	<u>25,926 05</u>		
Total	<u>\$547,674 12</u>	Total	<u>\$547,674 12</u>

Schedule.

Increase in value of bonds	\$15,952 27	
Increase in premiums uncollected	8,713 50	
Under estimate of outstanding premiums of 1874	1,260 28	
Balance		\$25,926 05
Total	<u>\$25,926 05</u>	<u>\$25,926 05</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$6,146,679 00	\$113,472 79
Risks written during the year	11,839,206 00	196,621 18
Total risks and premiums	<u>\$17,985,885 00</u>	<u>\$310,093 97</u>
Deduct those expired and marked off as terminated	9,225,095 00	141,232 49
Gross amount in force at the end of the year	<u>\$8,760,790 00</u>	<u>\$168,861 48</u>
Deduct amount reinsured	209,482 00	3,154 47
Net amount in force at the end of the year	<u>\$8,551,308 00</u>	<u>\$165,707 01</u>

Amount in force—

Having not more than one year to run	\$8,325,742 00	\$161,894 90
Having more than one, and not more than three, years to run,	158,441 00	2,645 76
Having more than three years to run	67,125 00	1,166 35
	<hr/>	<hr/>
	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$49,611 00	\$399 79
Risks written during the year	2,837,466 00	19,786 98
	<hr/>	<hr/>
Total risks and premiums	\$2,887,077 00	\$20,186 77
Deduct those expired and marked off as terminated.	2,856,708 00	19,800 23
	<hr/>	<hr/>
Amount in force at the end of the year	\$30,369 00	\$386 54
	<hr/>	<hr/>

General Interrogatories.

Total premiums received from organization of the company to date.	\$2,484,719 65
Total losses paid from organization to date	1,666,277 79
Total cash dividends declared since the company commenced business	709,800 00
Total losses incurred during the year	87,905 85
Total amount of company's stock owned by the directors, at par value	83,900 00

Business in Kentucky During the Year.

Fire risks taken	\$194,568 00
Premiums received	4,009 20
Losses incurred	108 35
Losses paid	108 35
Paid for taxes	339 74

SAINT PAUL FIRE AND MARINE INSURANCE COMPANY.

(Located in Saint Paul, Minnesota. Incorporated May, 1865; commenced business May, 1865.)

J. C. BURBANK, *President.*

C. H. BIGELOW, *Secretary.*

CAPITAL.

Paid up in cash	\$400,000 00
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ASSETS.

Value of real estate owned	\$129,471 70
Loans on bond and mortgage	123,825 53
Interest due and accrued thereon	4,582 91
Value of lands mortgaged	\$156,300 00
Buildings (insured for \$83,850 00)	120,000 00
Total value of mortgaged premises	\$276,300 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
First National Bank, St. Paul, stock	\$20,000 00	\$28,000 00
Merchants' National Bank, St. Paul stock	12,000 00	13,540 00
First National Bank, St. Peter, stock	4,500 00	5,850 00
St. Paul & S. C. R. R. preferred 8 per cent. stock	33,428 61	33,428 61
St. Paul & S. C. R. R. Land Contracts, first lien.	2,090 50	2,090 50
St. Paul Warehouse and Elevator Company stock.	8,000 00	8,000 00
St. Paul Warehouse and Elevator Company bonds	8,000 00	8,000 00
City of St. Paul bonds	1,269 68	1,269 68
City of Minneapolis bonds	1,500 00	1,500 00
City of Stillwater bonds	10,000 00	10,000 00
City of Mankato bonds	10,000 00	10,000 00
Town of Detroit bonds	4,200 00	4,200 00
Town of Carver bonds	500 00	500 00
County of Cass bonds	7,400 00	7,400 00
County of Aitken bonds	3,200 00	3,200 00
County of Becker bonds	1,711 20	1,711 20
County of Pine bonds	2,217 00	2,217 00
County of Ramsey bonds	1,000 00	1,000 00
School District, Otter Tail County, bonds	1,000 00	1,000 00
School District, St. Cloud County, bonds	100 00	100 00
Total par and market value.	\$132,116 99	\$143,006 99

143,006 99

Interest due and accrued thereon not included in market value	3,777 93
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Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
First Nat. Bank, St. Paul, stock	\$71,500 00	\$100,100 00	\$76,800 00
Second Nat. Bank, St. Paul, stock.	10,000 00	14,000 00	10,540 00
Merchants' Nat. Bank, St. Paul, stock,	11,000 00	12,540 00	10,788 00
Marine Nat. Bank, St. Paul, stock.	1,000 00	1,000 00	850 00
Savings Nat. Bank, St. Paul, stock.	3,750 00	3,750 00	1,315 00
First Nat. Bank, Stillwater, stock	8,000 00	10,000 00	8,000 00
Lumberman's Nat. Bank, Stillw'r stock,	5,000 00	6,000 00	5,000 00
Citizens' Nat. Bank, Mankato, stock.	5,000 00	6,000 00	2,944 00
First Nat. Bank, Red Wing, stock.	4,500 00	5,625 00	3,535 00
State Nat. Bank, Minneapolis, stock'.	1,500 00	1,800 00	1,399 00
St. Paul & S. C. R. R. common stock	87,400 00	87,400 00	54,408 31
St. Paul & S. C. R. R. land stock	168,400 00	101,040 00	60,822 80
St. Paul & S. C. R. R. 8 per cent. stock ,	4,000 00	4,000 00	1,752 50
St. Paul & S. C. R. R. pref'd land bd's	7,000 00	3,500 00	1,500 00
St. Paul, S. & T. F. R. R. bonds.	7,000 00	5,950 00	4,000 00
St. Paul, S. & T. F. R. R. pref'd stock	5,000 00	4,250 00	3,000 00
St. Croix R. R. & Imp. Co.'s stock	11,000 00	6,600 00	3,756 00
Saint Croix Boom Corporation stock	7,700 00	11,550 00	2,500 00
St. Paul Harvester-works stock	59,750 00	77,675 00	65,249 92
St. Cloud Bridge Company stock.	6,000 00	3,000 00	1,000 00

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Stillwater Gas Company stock	\$5,000 00	\$3,000 00	\$1,500 00
St. Paul Pioneer Press Co.'s stock . . .	15,000 00	12,750 00	5,821 35
St. Paul Manufacturing Co.'s stock . . .	900 00	675 00	280 00
St. Paul Warehouse & Elev. Co.'s stock,	500 00	500 00	150 00
St. Paul Brick Man'g Co. stock	500 00	400 00	280 00
American Express Company stock . . .	500 00	300 00	200 00
Lyon County bonds	1,600 00	1,600 00	3,425 00
Murray County bonds	1,500 00	1,500 00	
Cottonwood County bonds	765 00	765 00	
Renville County bonds	390 00	390 00	
Pine County bonds	75 00	75 00	
Stevens County bonds	70 00	70 00	1,000 00
St. Paul City bonds	1,236 00	1,236 00	
Duluth City bonds	500 00	300 00	
Aitken County bonds	500 00	500 00	
Nobles County school order	75 00	75 00	
Total amount	<u>\$513,611 00</u>	<u>\$489,916 00</u>	<u>\$332,429 56</u>
Interest due and accrued thereon			11,307 61
Cash in office of company			3,176 29
Cash in bank—First National Bank, St. Paul			\$50,464 91
Merchants' Bank, St. Paul			28,123 61
Gross premiums in due course of collection			71,617 19
Bills receivable taken for premiums			3,596 81
Salvage property and claims			3,500 00
Total admitted Assets			<u>\$908,881 04</u>

LIABILITIES.

Losses adjusted and unpaid	\$21,921 35
Losses in process of adjustment	36,763 86
Losses resisted	5,000 00
Amount of unpaid losses	\$63,685 21
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$172,242 65
Reinsurance <i>pro rata</i> on fire risks running more than one year	90,739 06
Reinsurance at 50 per cent. on inland navigation risks	2,661 75
Amount required to safely reinsure all outstanding risks	265,643 46
Brokerage and other charges due	7,897 75
Liabilities, except paid-up capital and net surplus	\$337,226 42
Paid-up capital	400,000 00
Net surplus	171,654 62
Total Liabilities	<u>\$908,881 04</u>
Surplus as regards policy-holders	\$571,654 62

INCOME.

	FIRE.	INLAND.
Gross cash received for premiums	\$464,648 79	\$106,942 17
Deduct reinsurance, rebate, and return premiums	48,641 04	16,862 97
Net cash received for premiums	<u>\$416,007 75</u>	<u>\$90,079 20</u>
Interest on bonds, including dividends on stocks		63,604 34
Received for rents		6,335 40
Total cash Income		<u>\$576,026 69</u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$236,839 34	\$73,741 86	
Deduct salvage and reinsurance	61 45	20,269 36	
Net cash paid for losses	<u>\$236,777 89</u>	<u>\$53,472 50</u>	
			\$290,250 39
Cash dividends paid			48,000 00
Paid for commissions or brokerage			77,624 68
Paid for salaries, fees, and other charges of officers			28,119 00
Paid for taxes			13,091 15
General expenses of business			34,442 75
Total cash Expenditures			<u>\$491,527 97</u>

BALANCE SHEET.

Assets at beginning of year	\$816,295 42	Expenditures as above stated	\$491,527 97
Income as above stated	576,026 69	Assets at end of year	908,881 04
Balance as per schedule	8,086 90		
Total	<u>\$1,400,409 01</u>	Total	<u>\$1,400,409 01</u>

Schedule.

Increase in value of securities	\$3,350 00		
Increase in accrued interest	33 54		
Increase in uncollected premiums	6,839 15		
Decrease in bills receivable		\$261 89	
Sundry agents' balances charged off		1,873 90	
Balance		8,086 90	
Total	<u>\$10,222 69</u>	<u>\$10,222 69</u>	

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$24,994,548 00	\$469,673 25
Risks written during the year	25,689,142 00	471,739 09
Total risks and premiums	<u>\$50,683,690 00</u>	<u>\$941,412 34</u>
Deduct those expired and marked off as terminated	21,331,994 00	436,833 81
Gross amount in force at the end of the year	<u>\$29,351,696 00</u>	<u>\$504,578 53</u>
Deduct amount reinsured	247,392 00	5,647 61
Net amount in force at the end of the year	<u>\$29,104,304 00</u>	<u>\$498,930 92</u>
Amount in force—		
Having not more than one year to run	\$21,277,492 00	\$369,947 31
Having more than one, and not more than three, years to run	5,347,534 00	82,705 40
Having more than three years to run	2,479,278 00	46,278 21
	<u>\$29,104,304 00</u>	<u>\$498,930 92</u>
	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$228,550 00	\$6,177 78
Risks written during the year	14,904,369 00	106,680 28
Total risks and premiums	<u>\$15,132,919 00</u>	<u>\$112,858 06</u>
Deduct those expired and marked off as terminated	14,809,869 00	107,534 56
Amount in force at the end of the year	<u>\$29,104,304 00</u>	<u>\$5,323 50</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$2,333,094 80
Total losses paid from organization to date	1,391,603 09
Total cash dividends declared since the company commenced business.	172,000 00
Total losses incurred during the year.	327,721 01
Total amount of company's stock owned by the directors, at par value	291,900 00
Total amount loaned to officers and directors	208,041 85
Total amount loaned to stockholders not officers	151,210 53

Business in Kentucky During the Year.

Fire risks taken	\$303,800 00
Premiums received	3,798 56
Paid for taxes.	262 79

SECURITY INSURANCE COMPANY.

*(Located in New Haven, Conn. Incorporated May, 1841; commenced business May, 1841.)*CHARLES PETERSON, *President.*HERBERT MASON, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$22,900 00
Interest accrued thereon	412 71
Value of lands mortgaged	\$51,000 00
Buildings (insured for \$15,000 00).	24,500 00
Total value of mortgaged premises	\$75,500 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds, 5's, registered	\$55,000 00	\$64,212 50
U. S. bonds, 6 per cent. coupon	5,000 00	6,000 00
New Haven Water Company 7 per cent. bonds	12,500 00	12,625 00
Swedes Iron Company bonds	2,000 00	2,000 00
West Wisconsin Railroad bonds	3,000 00	1,500 00
Chicago & Alton income bonds.	10,500 00	17,490 00
New Haven & Northampton Railroad bonds	15,000 00	13,650 00
Peoria, Pekin & Jacksonville Railroad bonds	6,000 00	5,400 00
Yale National Bank, New Haven, stock	10,000 00	11,900 00
New Haven National Bank stock.	7,900 00	11,455 00
New Haven County National Bank stock.	6,000 00	9,150 00
Merchants' National Bank stock	6,800 00	8,160 00
Second National Bank stock	11,200 00	16,352 00
Commerce National Bank of New York stock.	10,000 00	12,000 00
Republic National Bank of New York stock	5,000 00	4,250 00
American Exchange National Bank of New York stock.	10,000 00	11,600 00
New York, New Haven & Hartford Railroad stock	20,000 00	29,000 00
Michigan Central Railroad stock	5,000 00	3,043 75
Lake Shore & Michigan Southern Railroad stock	10,000 00	5,987 50
Shore Line (Conn.) stock.	6,100 00	6,405 00
Morris & Essex Railroad stock.	18,000 00	18,270 00
Total par and market value.	\$241,000 00	\$270,450 75

Interest due and accrued thereon not included in market value

270,450 75
1,333 38

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Savings Bank Book—Savings Bank.	\$600 00	\$600 00	\$500 00	
Hazard Powder Company stock	6,800 00	6,800 00	500 00	
Total amount	<u>\$7,400 00</u>	<u>\$7,400 00</u>	<u>\$1,000 00</u>	\$1,000 00
Cash in office of company				347 21
Cash in bank—Yale National Bank, N. H.			\$22,032 56	
American Exchange Bank, N. H.			4,676 58	
				26,709 14
Gross premiums in due course of collection				17,687 70
Bills receivable taken for premiums				6,322 57
Salvage property and claims				6,200 00
Total admitted Assets.				<u>\$353,363 46</u>

LIABILITIES.

Losses adjusted and unpaid.	\$6,725 02	
Losses in process of adjustment.	9,575 00	
Losses resisted.	1,700 00	
Gross amount of unpaid losses	<u>\$18,000 02</u>	
Deduct reinsurance thereon	1,000 00	
Net amount of unpaid losses.		\$17,000 02
Reinsurance at 50 per cent. of premiums on fire risks in force	\$62,487 02	
Reinsurance at 100 per cent. on marine risks	26,284 77	
Amount required to safely reinsure all outstanding risks		88,771 79
Brokerage and other charges due		1,415 65
Liabilities, except paid-up capital and net surplus		<u>\$107,187 46</u>
Paid-up capital		200,000 00
Net surplus.		46,176 00
Total Liabilities.		<u>\$353,363 46</u>
Surplus as regards policy-holders	\$246,176 00	

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums.	\$129,045 60	\$84,681 20	
Deduct reinsurance, rebate, and return premiums.	585 79	1,203 53	
Net cash received for premiums	<u>\$128,459 81</u>	<u>\$83,477 67</u>	\$211,937 48
Interest on bonds, including dividends on stocks.			14,696 57
Total cash Income			<u>\$226,634 05</u>

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses.	\$59,910 11	\$49,430 02	
Deduct salvage and reinsurance.	1,912 82	980 34	
Net cash paid for losses	<u>\$57,997 29</u>	<u>\$48,449 68</u>	\$106,446 97

Cash dividends paid	\$22,000 00
Paid for commissions or brokerage	25,746 38
Paid for salaries, fees, and other charges of officers	14,621 87
Paid for taxes	565 98
Total cash Expenditures	<u>\$169,381 20</u>

BALANCE SHEET.

Assets at beginning of year	\$303,651 09	Expenditures as above stated	\$169,381 20
Income as above stated	226,634 05	Balance as per schedule	7,540 48
		Assets at end of year	353,363 46
Total	<u>\$530,285 14</u>	Total	<u>\$530,285 14</u>

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$10,328,279 00	\$76,784 48
Risks written during the year	14,382,202 00	129,867 86
Total risks and premiums	\$24,710,481 00	\$206,652 34
Deduct those expired and marked off as terminated	10,771,786 00	81,092 50
Gross amount in force at the end of the year	\$13,938,695 00	\$125,559 84
Deduct amount reinsured	68,094 00	585 79
Net amount in force at the end of the year	<u>\$13,870,601 00</u>	<u>\$124,974 05</u>

Amount in force—

Having not more than one year to run	\$13,870,601 00	\$124,974 05
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MARINE & INLAND RISKS.

	PREMIUMS.
Risks in force at the beginning of the year	\$479,050 00
Risks written during the year	2,734,910 00
Total risks and premiums	\$3,213,960 00
Deduct those expired and marked off as terminated	2,278,160 00
Gross amount in force at the end of the year	\$935,800 00
Deduct amount reinsured	42,080 00
Net amount in force at the end of the year	<u>\$893,720 00</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$1,484,761 13
Total losses paid from organization to date	1,008,928 54
Total cash dividends declared since the company commenced business	208,281 00
Total losses incurred during the year	110,616 53
Total amount of company's stock owned by the directors, at par value	43,150 00
Total dividends declared, payable in stock	50,000 00
Total amount loaned to officers and directors	5,000 00

Business in Kentucky During the Year.

Fire risks taken	\$20,400 00
Premiums received	371 25
Paid for taxes	4 13

SHAWMUT INSURANCE COMPANY.

(Located in Boston, Mass. Incorporated July, 1875; commenced business September, 1875.)

L. A. LYON, *President.*

WM. S. DENNY, *Secretary.*

CAPITAL.

Paid up in cash \$500,000 00

ASSETS.

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. registered, 1881, bonds	\$100,000 00	\$119,375 00	
Massachusetts State registered bonds	100,000 00	112,000 00	
City of Boston Water Loan bonds	100,000 00	111,000 00	
City of Newton Water Loan bonds	50,000 00	53,125 00	
City of Fall River Water Loan bonds	40,000 00	42,000 00	
U. S. 5-20 coupon bonds	700 00	815 50	
Merchandise National Bank stock	10,000 00	10,000 00	
Chelsea National Bank stock	1,200 00	1,320 00	
Total par and market value.	<u>\$401,900 00</u>	<u>\$449,635 50</u>	\$449,635 50
Interest due and accrued thereon, not included in market value			2,359 46
Cash in office of company			7,009 71
Cash in bank—Boston Safe Deposit and Trust Company		\$50,000 00	
Continental National Bank		8,524 88	
Exchange National Bank		5,755 54	
Commonwealth National Bank		1,500 00	65,780 42
Gross premiums in due course of collection			<u>13,385 59</u>
Total admitted Assets			<u>\$538,170 68</u>

LIABILITIES.

Losses adjusted and unpaid	\$147 64
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$29,549 04
Reinsurance <i>pro rata</i> on fire risks running more than one year	3,954 95
Amount required to safely reinsure all outstanding risks	33,503 99
Brokerage and premiums paid in advance	2,794 18
Liabilities, except paid-up capital and net surplus	\$36,445 81
Paid-up capital	500,000 00
Net surplus	1,724 87
Total Liabilities	\$538,170 68
Surplus as regards policy-holders	\$501,724 87

INCOME.

Gross cash received for premiums	\$52,056 27
Deduct reinsurance, rebate, and return premiums	2,042 59
Net cash received for premiums	\$50,013 68
Interest on bonds, including dividends on stocks	5,431 50
Total cash Income	<u>\$55,445 18</u>

EXPENDITURES.

Cash paid for losses	\$3,761 95
Paid for commissions or brokerage	5,415 75
Paid for salaries, fees, and other charges of officers	10,525 47
Paid for taxes	2,677 39
Printing, advertising, and supplies	12,288 98
Total cash Expenditures	<u>\$34,669 54</u>

BALANCE SHEET.

Assets at commencement of business	\$500,000 00	Expenditures as above stated	\$34,669 54
Income as above stated	55,445 18	Assets at end of year	538,170 68
Balance as per schedule	17,395 04		
Total	<u>\$572,840 22</u>	Total	<u>\$572,840 22</u>

Schedule.

Increase in value of securities	\$997 50		
Accrued interest	2,359 46		
Premiums paid in advance	652 49		
Uncollected premiums	13,385 59		
Balance			\$17,395 04
Total	<u>\$17,395 04</u>		<u>\$17,395 04</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks written during the year	\$4,432,336 00	\$65,441 86
Deduct those expired and marked off as terminated	192,704 00	1,129 20
Gross amount in force at the end of the year	<u>\$4,239,632 00</u>	<u>\$64,312 66</u>
Deduct amount reinsured	37,561 00	315 80
Net amount in force at the end of the year	<u>\$4,202,071 00</u>	<u>\$63,996 86</u>
Amount in force—		
Having not more than one year to run	\$3,862,771 00	\$59,098 09
Having more than one, and not more than three, years to run,	190,400 00	3,161 48
Having more than three years to run	<u>148,900 00</u>	<u>1,737 29</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$65,441 86
Total losses paid from organization to date	3,761 95
Total losses incurred during the year	3,909 59
Total amount of company's stock owned by the directors, at par value	<u>195,300 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$64,075 00
Premiums received	<u>1,132 49</u>

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

(Located in Springfield, Massachusetts. Incorporated, 1849; commenced business, 1851.)

DWIGHT R. SMITH, *President.*

SANFORD J. HALL, *Secretary.*

CAPITAL.

Paid up in cash \$600,000 00

ASSETS.

Value of real estate owned \$100,000 00
 Loans on bond and mortgage 435,407 00
 Interest due thereon 15,874 24
 Value of lands mortgaged. \$683,000 00
 Buildings (insured for \$239,700 00) 490,000 00

Total value of mortgaged premises \$1,173,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Agawam National Bank, Springfield, stock	\$10,000 00	\$14,500 00
John Hancock National Bank, Springfield, stock	5,000 00	6,400 00
Chicopee National Bank, Springfield, stock	10,400 00	16,640 00
Pynchon National Bank, Springfield, stock	6,700 00	10,720 00
Second National Bank, Springfield, stock	1,400 00	2,450 00
Third National Bank, Springfield, stock	15,000 00	22,500 00
Ware National Bank, Ware, stock	10,000 00	12,500 00
First National Bank, Northampton, stock	3,400 00	4,250 00
Monson National Bank, Monson, stock	1,000 00	1,100 00
Merchants' National Bank, Boston, stock	10,000 00	14,000 00
National Bank of Commerce, Boston, stock	10,000 00	11,500 00
Atlas National Bank, Boston, stock	10,000 00	12,000 00
Howard National Bank, Boston, stock	10,000 00	11,100 00
Webster National Bank, Boston, stock	10,000 00	10,000 00
Boylston National Bank, Boston, stock	15,000 00	22,500 00
Elliot National Bank, Boston, stock	10,000 00	11,000 00
National Bank of Commerce, New York, stock	5,000 00	5,900 00
Boston and Albany Railroad stock	68,000 00	90,440 00
Boston and Maine Railroad stock	15,000 00	16,350 00
Boston and Providence Railroad stock	20,000 00	29,000 00
Connecticut River Railroad stock	50,000 00	65,000 00
Worcester and Nashua Railroad stock	5,000 00	5,000 00
Michigan Central Railroad stock	20,800 00	12,480 00
N. Y., N. H. and H. Railroad stock	70,000 00	94,500 00
N. Y. Central and H. R. Railroad stock	30,000 00	31,500 00
New York and Harlem Railroad stock	10,000 00	13,000 00
Rome and Watertown 1st mortg. Railroad bonds	1,700 00	1,700 00
New York and Harlem 1st mortg. Railroad bonds	10,000 00	10,800 00
Morris and Essex 1st mortg. Railroad bonds	8,000 00	8,640 00
Charlestown, Mass., City bonds	10,000 00	10,000 00

Total par and market value. \$451,400 00 \$577,470 00

Interest due and accrued thereon not included in market value. 577,470 00 7,820 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Lake E., Wab. & St. L. R. R. bonds	\$2,000 00	\$1,600 00	\$1,500 00
Toledo and Illinois R. R. bonds	1,000 00	800 00	
Michigan Central Railroad stock	1,500 00	900 00	1,700 00
U. P. R. R. 8 per ct. Sink'g F'd bds.	1,000 00	950 00	
Policy Char. Oak Life Ins. Co., Hartf.	4,000 00	4,000 00	2,366 84
N. Y., N. H. & Hartf'd R. R. stk.	1,000 00	1,350 00	1,000 00
First Nat. Bank stock, Hartford.	1,200 00	1,500 00	2,600 00
New Britain Nat. Bk. stk., New Brit'n	1,700 00	1,700 00	
Salisbury Mills stock, Salisbury, Mass.	1,900 00	1,710 00	1,625 00
St. Joseph & Coun. Bluffs R. R. Co. bds.	9,000 00	8,100 00	6,500 00
Wason Manf'g Co., Springfield, bds.	1,900 00	1,900 00	

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Second Nat. Bank stock, Springfield. .	\$3,000 00	\$5,250 00	\$4,000 00	
Agawam Nat. Bank stock, Springfield. .	2,000 00	2,900 00	2,275 00	
Agawam Nat. Bank stock, Springfield. .	2,000 00	2,900 00	2,275 00	
Conn. River R. R. bond.	1,000 00	1,000 00	670 50	
New Britain Gas-light Co., N. Brit., stk.	2,000 00	2,000 00	1,950 00	
U. S. percent. coupon bonds.	2,000 00	2,400 00	2,000 00	
Salisbury Mills stock, Salisbury, Mass. .	900 00	810 00	750 00	
Second Nat. Bank stock, Springfield. .	2,000 00	3,500 00	1,500 00	
Chicopee Nat. Bank stock, Springfield. .	800 00	1,280 00	1,140 00	
Third Nat. Bank stock, Springfield. . .	500 00	750 00	475 00	
Second Nat. Bank stock, Cleveland. . .	1,100 00	1,375 00	1,045 00	
Naugatuck Railroad stock.	1,000 00	1,100 00	950 00	
Springfield Gas-light Co. stock, Spring.	2,400 00	3,120 00		
Glasgow Co. stock, South Hadley Falls.	900 00	990 00		
Agawam Nat. Bank stock, Springfield. .	300 00	435 00	10,225 00	
American Express Company stock. . . .	6,200 00	3,596 00		
Westfield Gas-light Co. stock, Westfield.	3,500 00	3,500 00		
New Britain Gas-light Co. stk., N. B. .	1,000 00	1,000 00	900 00	
Massasoit Paper Manf'g Co. stock. . . .	7,500 00	6,000 00	5,000 00	
Massasoit Paper Manf'g Co. stock. . . .	7,500 00	9,000 00	7,000 00	
Massasoit Paper Manf'g Co. stock. . . .	24,900 00	29,880 00	25,000 00	
Boston & Albany Railroad stock. . . .	3,000 00	3,990 00		
Michigan Central R. R. stock.	1,300 00	780 00	3,800 00	
Chapin Banking and Trust Co. stock. . .	2,500 00	2,500 00	2,000 00	
New London and Northern R. R. stock. .	1,000 00	1,100 00	1,000 00	
Delaware, Lackawanna & W. R. R. stk.	5,000 00	5,750 00	5,000 00	
Ames Mf'g Company stock.	4,000 00	4,000 00	3,000 00	
Total amount.	<u>\$115,500 00</u>	<u>\$125,416 00</u>	<u>\$99,247 34</u>	\$99,247 34
Interest due and accrued thereon.				3,515 85
Cash in office of company.				5,182 37
Cash in bank—Third National Bank, Springfield.			\$50,660 39	
Agawam National Bank, Springfield.			34,204 64	
				84,865 03
Gross premiums in due course of collection.				60,570 91
Rents due and accrued.				1,012 50
Total admitted Assets.				<u>\$1,390,965 24</u>

LIABILITIES.

Losses adjusted and unpaid.	\$11,759 12	
Losses in process of adjustment.	33,823 00	
Losses resisted.	7,116 67	
Amount of unpaid losses.		\$52,698 79
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$230,981 76	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	183,018 18	
Amount required to safely reinsure all outstanding risks.		413,999 94
Brokerage and other charges due.		9,085 00
Liabilities, except paid-up capital and net surplus.		\$475,783 73
Paid-up capital.		600,000 00
Net surplus.		315,181 51
Total Liabilities.		<u>\$1,390,965 24</u>
Surplus as regards policy-holders.	\$915,181 51	

INCOME.

Gross cash received for premiums.	\$666,994 92
Deduct reinsurance, rebate, and return premiums.	61,220 38

Net cash received for premiums	\$605,774 54
Interest on bonds, including dividends on stocks.	69,765 14
Received for rents.	4,308 33
Total cash Income	\$679,848 01

EXPENDITURES.

Gross cash paid for losses.	\$320,528 64
Deduct salvage and reinsurance	9,670 71
Net cash paid for losses	\$310,857 93
Cash dividends paid	60,000 00
Paid for commissions or brokerage.	86,686 19
Paid for salaries, fees, and other charges of officers.	27,065 02
Paid for taxes.	19,118 14
Printing, advertising, and supplies.	47,264 04
Total cash Expenditures.	\$550,991 32

BALANCE SHEET.

Assets at beginning of year	\$1,266,145 82	Expenditures as above stated.	\$550,991 32
Income as above stated	679,848 01	Depreciation of securities	4,037 27
Total	\$1,945,993 83	Assets at end of year.	1,390,965 24
		Total.	\$1,945,993 83

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$62,518,304 00	\$837,770 59
Risks written during the year	55,466,378 00	666,994 92
Total risks and premiums	\$117,984,682 00	\$1,504,765 51
Deduct those expired and marked off as terminated.	55,393,558 00	696,765 64
Amount in force at the end of the year.	\$62,591,124 00	\$807,999 87
Amount in force—		
Having not more than one year to run	\$36,084,555 00	\$461,963 52
Having more than one, and not more than three, years to run,	17,671,046 00	230,690 90
Having more than three years to run	8,835,523 00	115,345 45

General Interrogatories.

Total premiums received from organization of the company to date	\$8,235,408 00
Total losses paid from organization to date	5,907,317 00
Total cash dividends declared since the company commenced business.	1,017,042 00
Total losses incurred during the year	320,471 35
Total amount of company's stock owned by the directors, at par value	207,800 00
Total dividends declared, payable in stock	100,000 00
Total amount loaned to officers and directors	144,152 00
Total amount loaned to stockholders not officers	112,915 50

Business in Kentucky During the Year.

Fire risks taken	\$477,287 00
Premiums received	8,732 84
Losses incurred	730 00
Losses paid	743 45
Paid for taxes	522 06

STAR FIRE INSURANCE COMPANY.

(Located in New York City. Incorporated December, 1864; commenced business December, 1864.)

NICHOLAS C. MILLER, President. JAS. M. HODGES, Secretary.

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage	\$154,400 00
Interest due thereon	2,155 50
Value of lands mortgaged	\$245,000 00
Buildings (insured for \$143,500 00)	180,000 00
Total value of mortgaged premises	\$425,000 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20 bonds, 1865, old	\$10,000 00	\$11,600 00
U. S. 5-20 bonds, 1865, new	105,000 00	122,850 00
U. S. 5-20 bonds, registered, 1867	10,000 00	12,275 00
Total par and market value	\$125,000 00	\$146,725 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Park Fire Ins. Co. stock	\$500 00	\$830 00	\$4,100 00
Citizens' Bank stock	1,875 00	2,735 00	
Produce Bank stock	1,000 00	1,000 00	
Bergen Co. Bank stock	1,000 00	1,000 00	
Dry Goods Bank stock	1,000 00	1,000 00	1,350 00
Security Bank stock	1,000 00	700 00	
Bridgeport Manufacturing Co. stock	1,500 00	1,125 00	1,000 00
North River Bank stock	2,500 00	2,000 00	2,500 00
Park Fire Ins. Co. stock	600 00	995 00	
Jersey City Fire Ins. Co. stock	2,500 00	3,000 00	1,600 00
New Jersey Central Railroad stock	6,600 00	7,590 00	12,300 00
New Jersey Central Railroad bonds	3,000 00	3,150 00	
German American Bank stock	4,500 00	3,315 00	
Shoe and Leather Bank stock	1,200 00	1,860 00	
Morris and Essex Railroad stock	100 00	90 00	3,000 00
Del., Lack. and West. R. R. stock	1,600 00	1,900 00	

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Standard Fire Ins. Co. stock	\$1,000 00	\$1,220 00	\$1,000 00	
Manufacturers' Bank, Brooklyn, stock	1,200 00	1,200 00		
N. Y. National Exchange Bank stock	500 00	525 00	1,400 00	
Man. and Merchants' Bank stock	3,000 00	2,250 00		
Citizens' Fire Ins. Co. stock	400 00	640 00		
Citizens' Fire Ins. Co. scrip	200 00	200 00		
Imp. & Traders' Ins. Co. stock	500 00	600 00	7,000 00	
Firemen's Fund Ins. Co. stock	250 00	250 00		
American Fire Ins. Co. stock	2,500 00	3,750 00		
Am. Mer. Union Ex. Co. stock	500 00	450 00		
Brewers & Maltsters' Fire Ins. Co. stock	1,000 00	1,000 00		
Empire City Fire Ins. Co. stock	1,000 00	1,300 00	5,500 00	
German American Bank stock	2,500 00	1,875 00		
Brewers & Maltsters' Ins. Co. stock	2,000 00	2,000 00		
Resolute Fire Ins. Co. stock	500 00	500 00	400 00	
North River Bank stock	6,550 00	5,240 00		
Importers & Traders' Ins. Co. stock	1,400 00	680 00	5,000 00	
New Jersey Railroad stock	6,300 00	8,190 00	6,800 00	
Bank of Metropolis stock	6,000 00	6,300 00	5,000 00	
Staten Island Railroad bonds	4,000 00	4,000 00		
Hoboken City bonds	900 00	900 00	4,600 00	
Richmond County bonds	500 00	500 00		
Citizens' Steamboat Co. stock	10,000 00	10,000 00		
North River Bank stock	2,500 00	2,000 00	10,000 00	
National Exchange Bank stock	5,000 00	5,250 00		
Gebhard Fire Ins. Co. stock	1,000 00	1,000 00		
U. S. 5-20, 1864, bond	500 00	580 00	1,200 00	
Farragut Fire Ins. Co. stock	1,000 00	1,200 00	900 00	
Metropolitan Fire Ins. Co. stock	1,500 00	1,350 00	1,000 00	
Manufacturers & Builders' Bk. stock	2,000 00	800 00	700 00	
American Fire Ins. Co. stock	500 00	750 00		
Rutgers Fire Ins. Co. stock	1,000 00	1,800 00	2,000 00	
Manufacturers & Merchants' Bk. stock	1,000 00	750 00		
City Bank of Plainfield stock	2,500 00	2,500 00	2,250 00	
Grocers' Bank stock	10,400 00	10,400 00	1,000 00	
Brewers & Maltsters' Ins. Co. stock	1,000 00	1,000 00	800 00	
Total amount	<u>\$113,075 00</u>	<u>\$115,241 00</u>	<u>\$82,400 00</u>	\$82,400 00
Interest due and accrued thereon				997 53
Cash in office of company				2,908 76
Cash in bank—North River Bank and Union Trust Company				20,052 97
Gross premiums in due course of collection				16,805 94
Total admitted Assets				<u>\$426,445 70</u>
<i>Items Unadmitted.</i>				
Judgment in course of collection			\$2,897 57	
LIABILITIES.				
Losses adjusted and unpaid			\$5,674 78	
Losses in process of adjustment			\$7,150 00	
Losses resisted			3,416 51	
Amount of unpaid losses				\$16,241 29
Reinsurance at 50 per cent. of premiums on fire risks under one year			\$80,075 08	
Reinsurance <i>pro rata</i> on fire risks running more than one year			7,281 37	
Reinsurance on inland navigation risks			902 03	
Amount required to safely reinsure all outstanding risks				88,258 48
Due and accrued for salaries, rents, advertising, &c.				833 33
Brokerage and other charges due				1,766 00
Liabilities, except paid-up capital and net surplus				<u>\$107,099 10</u>
Paid-up capital				200,000 00
Net surplus				119,346 60
Total Liabilities				<u>\$426,445 70</u>
Surplus as regards policy-holders			\$319,346 60	

INCOME.

Gross cash received for premiums	\$179,794 54
Deduct reinsurance, rebate, and return premiums	13,175 46
Net cash received for premiums	\$166,619 08
Interest on bonds	26,165 89
Premium on gold	138 45
Total cash Income	\$192,923 42

EXPENDITURES.

Cash paid for losses	\$67,179 67
Cash dividends paid	25,000 00
Paid for commissions or brokerage	11,232 99
Paid for salaries, fees, and other charges of officers	20,325 29
Paid for taxes	4,739 86
Printing, advertising, supplies, &c.	33,072 62
Total cash Expenditures	\$161,550 43

BALANCE SHEET.

Assets at beginning of year	\$401,981 12	Expenditures as above stated	\$161,550 43
Income as above stated	192,923 42	Balance as per schedule	6,908 41
		Assets at end of year	426,445 70
Total	\$594,904 54	Total	\$594,904 54

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year,	\$18,799,679 00	\$207,194 91
Risks written during the year	21,091,853 00	191,830 67
Total risks and premiums	\$39,891,532 00	\$399,025 58
Deduct those expired and marked off as terminated,	21,431,702 00	220,073 45
Gross amount in force at the end of the year	\$18,459,830 00	\$178,952 13
Deduct amount reinsured	643,304 00	5,162 97
Net amount in force at the end of the year,	\$17,816,526 00	\$173,789 16
Amount in force—		
Having not more than one year to run	\$16,674,493 00	\$160,150 16
Having more than one, and not more than three, years to run,	1,041,133 00	12,135 62
Having more than three years to run	100,900 00	1,503 38

General Interrogatories.

Total premiums received from organization of the company to date.	\$1,685,180 08
Total losses paid from organization to date	930,571 59
Total cash dividends declared since the company commenced business	179,791 77
Total losses incurred during the year.	64,800 00
Total amount of company's stock owned by the directors, at par value	98,600 00
Total amount loaned to directors	25,450 00
Total amount loaned to stockholders not officers	1,600 00

Business in Kentucky During the Year.

Fire risks taken	\$203,750 00
Premiums received	1,900 79
Paid for taxes.	54 41

TRADERS' FIRE INSURANCE COMPANY.

(Located in Chicago, Illinois. Incorporated February, 1865; Reorganized May, 1872.)

S. A. KENT, *President.*

R. J. SMITH, *Secretary.*

CAPITAL.

Paid up in cash	\$500,000 00
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ASSETS.

Value of real estate owned	\$10,000 00
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Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 10-40 bonds	\$500,000 00	\$585,000 00
Cook County bonds	52,500 00	55,125 00
Evanston Water Loan bonds	21,000 00	21,000 00
Chicago City bonds	10,000 00	10,450 00
Hyde Park bonds	5,000 00	5,000 00
Chicago City certificates	826 71	826 71

Total par and market value	\$589,326 71	\$677,401 71
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677,401 71

Interest due and accrued thereon, not included in market value	307 34
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Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Call loan	\$1,050 00	\$1,050 00	\$550 00
City National Bank stock	11,000 00	13,750 00	11,000 00
750 barrels pork	10,000 00	14,625 00	10,000 00
Total amount.	\$22,050 00	\$29,425 00	\$21,550 00

21,550 00

Interest due and accrued thereon	57 75
Cash in office of company	2,637 25
Cash in bank—Corn Exchange National Bank	63,772 49
Gross premiums in due course of collection	35,547 49
Salvage property and claims	5,933 24
Due from other companies for reinsurance and premiums	6,254 77
Postage stamps, &c.	17 50

Total admitted Assets.	\$823,479 54
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LIABILITIES.

Losses adjusted and unpaid.	\$24,905 31	
Losses in process of adjustment.	6,030 00	
Gross amount of unpaid losses	\$30,935 31	
Deduct reinsurance thereon.	1,972 70	
Net amount of unpaid losses		\$28,962 61
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$110,414 06	
Reinsurance <i>pro rata</i> on fire risks running more than one year	16,911 24	
Reinsurance at 100 per cent. on marine risks	1,109 75	
Amount required to safely reinsure all outstanding risks		128,435 05
Brokerage and other charges due		7,109 49
Liabilities, except paid-up capital and net surplus.		\$164,507 15
Paid-up capital		500,000 00
Net surplus		158,972 39
Total Liabilities		\$823,479 54
Surplus as regards policy-holders	\$658,972 39	

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums.	\$358,625 51	\$68,827 96	
Deduct reinsurance, rebate, and return premiums	77,824 93	23,908 20	
Net cash received for premiums	\$280,800 58	\$44,919 76	
			\$325,720 34
Interest on bonds			37,303 32
Received for commissions			7,478 05
Total cash Income			\$370,501 71

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses.	\$102,660 79	\$53,896 48	
Deduct salvage and reinsurance.	1,282 13	18,584 54	
Net cash paid for losses	\$101,378 66	\$35,311 94	
			\$136,690 60
Cash dividends paid			60,000 00
Paid for commissions or brokerage.			42,720 37
Paid for salaries, fees, and other charges of officers			24,249 71
Paid for taxes			10,326 91
Printing, advertising, and supplies.			30,711 31
Total cash Expenditures.			\$304,698 90

BALANCE SHEET.

Assets at beginning of year	\$738,418 50	Expenditures as above stated	\$304,698 90
Income as above stated	370,501 71	Assets at end of year	823,479 54
Balance as per schedule	19,258 23		
Total	\$1,128,178 44	Total	\$1,128,178 44

Schedule.

Increase in value of securities	\$9,270 40	
Increase in uncollected premiums	10,532 93	
Increase in salvage	800 05	
Due from other companies	5,261 00	
Decrease in accrued interest		\$161 22
Decrease in bills receivable		5,318 33
Decrease in postage stamps, &c.		15 50
Loss on bond and mortgage loan		1,111 10
Balance		19,258 23
Total	<u>\$25,864 38</u>	<u>\$25,864 38</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$17,266,147 00	\$260,360 02
Risks written during the year	30,560,377 00	365,518 75
Total risks and premiums	<u>\$47,826,524 00</u>	<u>\$625,878 77</u>
Deduct those expired and marked off as terminated.	31,885,685 00	377,672 20
Amount in force at the end of the year	<u>\$15,940,839 00</u>	<u>\$248,206 57</u>
Amount in force—		
Having not more than one year to run	\$14,162,968 00	\$220,828 12
Having more than one, and not more than three, years to run,	1,462,196 00	21,902 29
Having more than three years to run	<u>315,675 00</u>	<u>5,476 16</u>

MARINE & INLAND RISKS.

PREMIUMS.

Risks in force at the beginning of the year	\$65,000 00	\$798 10
Risks written during the year	13,006,024 00	74,190 49
Total risks and premiums	<u>\$13,071,024 00</u>	<u>\$74,988 59</u>
Deduct those expired and marked off as terminated.	12,922,081 00	73,878 84
Amount in force at the end of the year	<u>\$148,943 00</u>	<u>\$1,109 75</u>

General Interrogatories.

Total premiums received from organization of the company to date	\$1,483,409 88
Total losses paid from organization to date	786,157 88
Total cash dividends declared since the company commenced business.	170,000 00
Total losses incurred during the year	150,078 15
Total amount of company's stock owned by the directors, at par value	169,300 00
Total amount loaned to officers and directors	<u>10,000 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$142,500 00
Premiums received	1,806 65
Losses incurred	25 98
Losses paid	25 98
Paid for taxes	<u>158 12</u>

UNION MARINE AND FIRE INSURANCE COMPANY.

(Located in Galveston, Texas. Incorporated January, 1848; commenced business July, 1854.)

I. DYER, President.

W. F. BEERS, Secretary.

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage.	\$13,500 00
Interest due and accrued thereon	233 33
Value of lands mortgaged	\$22,500 00
Buildings (insured for \$2,000 00)	11,500 00
Total value of mortgaged premises	\$34,000 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
State of Texas bonds	\$8,480 00	\$8,480 00	
City of Galveston bonds	18,900 00	18,138 00	
Galveston City Railroad bonds	10,000 00	10,000 00	
Southern Cotton Press and Manufacturing Co. bonds	15,000 00	15,000 00	
Galveston Wharf Company bonds	58,000 00	58,760 00	
Texas Press and Manufacturing Company bonds	5,000 00	5,000 00	
Gulf, Colorado & Santa Fe Railroad stock.	5,000 00	5,000 00	
Total par and market value.	\$120,380 00	\$120,378 00	120,378 00
Interest due and accrued thereon not included in market value			850 18

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Island City Savings Bank stock	\$2,400 00	\$2,184 00	\$2,000 00	
Galveston City Railroad stock	10,350 00	2,587 50		
Island City Savings Bank stock	4,000 00	3,640 00	5,500 00	
Galveston Wharf Company stock.	19,900 00	10,746 00	9,070 00	
Galveston City Railroad stock	36,500 00	9,125 00	7,750 00	
Galveston Gas Company stock	6,700 00	9,314 00	7,900 00	
First Nat. Bank, Galveston, stock.	3,500 00	4,095 00	3,200 00	
Island City Savings Bank stock	800 00	728 00		
Galveston City Railroad stock	750 00	187 50	1,250 00	
Gulf Loan and Homestead Co. stock.	880 00	780 00		
Texas Cotton Press & Man. Co. stock	1,000 00	1,000 00		
Galveston Insurance Co. stock.	1,000 00	1,020 00	2,500 00	
Galveston City Street Improv't bonds,	1,000 00	910 00		
Island City Savings Bank stock	600 00	546 00		
Galveston Gas Company stock	550 00	781 00	1,400 00	
Southern Cotton Press & Mfg Co. st'k.	1,500 00	1,095 00		
National Bank of Texas stock.	5,000 00	5,600 00	5,000 00	
First Nat. Bank of Galveston stock	1,000 00	1,170 00		
National Bank of Texas stock.	400 00	448 00		
Galveston City Railroad stock	2,150 00	537 50	3,100 00	
Galveston City Company stock.	1,000 00	2,875 00		
Harbor Improvement bond	200 00	204 00		
South'n Cotton Press & Mfg Co. stock.	13,500 00	9,855 00	5,450 00	
Galveston City Street Improv. bond	2,500 00	2,375 00	1,800 00	
Gulf Loan & Homestead Co. stock.	3,520 00	3,120 00	2,450 00	
Texas Banking & Ins. Co. stock.	5,500 00	5,005 00	4,554 50	
Total amount.	\$126,200 00	\$79,928 50	\$62,924 50	62,924 50
Interest due and accrued thereon				116 64
Cash in office of company				163 99
Cash in bank—National Bank of Texas.				36,513 87
Premiums in due course of collection				5,203 36
Salvage property and claims				631 58
Total admitted Assets.				\$240,515 45

Items Unadmitted.

Suspended debt	\$9,000 00
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LIABILITIES.

Losses in process of adjustment	\$5,000 00
Deduct reinsurance thereon	3,000 00

Net amount of unpaid losses	\$2,000 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$27,619 24
Reinsurance <i>pro rata</i> on fire risks running more than one year	2,992 35
Reinsurance at 100 per cent. on marine risks	521 79

Amount required to safely reinsure all outstanding risks	31,133 38
Cash dividends unpaid	210 00

Liabilities, except paid-up capital and net surplus	\$33,343 38
Paid-up capital	200,000 00
Net surplus	7,172 07

Total Liabilities	\$240,515 45
Surplus as regards policy-holders	\$207,172 07

INCOME.

	FIRE.	MARINE & INLAND.	
Gross cash received for premiums	\$147,245 55	\$23,276 13	
Deduct reinsurance, rebate, and return premiums	75,438 72	7,563 00	
Net cash received for premiums	\$71,806 83	\$15,713 13	\$87,519 96
Interest on bonds, including dividends on stocks			22,459 60
Total cash Income			\$109,979 56

EXPENDITURES.

	FIRE.	MARINE & INLAND.	
Gross cash paid for losses	\$36,035 13	\$28,033 70	
Deduct salvage and reinsurance	14,559 45	4,954 72	
Net cash paid for losses	\$21,475 68	\$23,078 98	\$44,554 66
Cash dividends paid			19,790 00
Paid for commissions or brokerage			11,319 30
Paid for salaries, fees, and other charges of officers			9,245 71
Paid for taxes			8,617 88
Printing, advertising, and supplies			5,187 93
Total cash Expenditures			\$98,715 48

BALANCE SHEET.

Assets at beginning of year	\$244,339 26	Expenditures as above stated	\$98,715 48
Income as above stated	109,979 56	Balance as per schedule	15,087 89
		Assets at end of year	240,515 45
Total	\$354,318 82	Total	\$354,318 82

Schedule.

Unadmitted items		\$9,000 00
Decrease in uncollected premiums		7,052 55
Dividends of last year paid this year		1,450 00
Appreciation in value of securities	\$136 80	
Increase of accrued interest.	1,200 15	
Realized from bad debts	448 32	
Premium on gold sold	629 39	
Balance	15,087 89	
Total	\$17,502 55	\$17,502 55

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$2,410,489 00	\$39,837 00
Risks written during the year.	10,251,126 00	141,023 91
Total risks and premiums	\$12,661,615 00	\$180,860 91
Deduct those expired and marked off as terminated	6,971,400 00	79,464 55
Gross amount in force at the end of the year.	\$5,690,215 00	\$101,396 36
Deduct amount reinsured.	2,348,673 00	40,798 44
Net amount in force at the end of the year.	\$3,341,542 00	\$60,597 92
Amount in force—		
Having not more than one year to run	\$3,120,688 00	\$55,238 49
Having more than one, and not more than three, years to run,	218,334 00	5,291 43
Having more than three years to run.	2,520 00	68 00

MARINE & INLAND RISKS.

		PREMIUMS.
Risks in force at the beginning of the year	\$105,173 00	\$1,985 32
Risks written during the year	1,895,922 00	23,276 13
Total risks and premiums	\$2,001,095 00	\$25,261 45
Deduct those expired and marked off as terminated.	1,965,066 00	24,731 56
Gross amount in force at the end of the year	\$36,029 00	\$529 89
Deduct amount reinsured	228 00	6 84
Net amount in force at the end of the year.	\$35,801 00	\$523 05

General Interrogatories.

Total premiums received from organization of the company to date	\$764,758 00
Total losses paid from organization to date	415,604 00
Total cash dividends declared since the company commenced business.	90,000 00
Total losses incurred during the year.	44,555 00
Total amount of company's stock owned by the directors, at par value	52,200 00
Total dividends declared, payable in stock	177,500 00
Total amount loaned to officers and directors	16,700 00
Total amount loaned to stockholders not officers	2,000 00

Business in Kentucky During the Year.

Fire risks taken	\$103,200 00
Premiums received	1,437 39
Paid for taxes	16 74

VIRGINIA HOME INSURANCE COMPANY.

(Located in Richmond, Virginia. Incorporated February, 1866; commenced business April, 1866.)

D. J. HARTSOOK, *President.*B. C. WHERRY, JR., *Secretary.*

CAPITAL.

Paid up in cash \$200,000 00

ASSETS.

Value of real estate owned	\$40,000 00
Loans on bond and mortgage	48,217 36
Interest due and accrued thereon	1,140 00
Value of lands mortgaged	\$68,250 00
Buildings (insured for \$9,500 00)	27,500 00
Total value of mortgaged premises	\$95,750 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Gallego Mills Manufacturing Company stock	\$900 00	\$675 00	
University of Virginia 8 per cent. bonds	3,000 00	3,000 00	
Richmond & Danville R. R. 6 per cent. 1st mort. bonds	5,000 00	3,500 00	
Louisville, L. & Cinn. R. R. 7 per cent. 1st mort. bonds	12,000 00	8,000 00	
Atlantic & Gulf Railroad 6 per cent., Ga., bonds	23,500 00	20,915 00	
City of Richmond 8 per cent. bonds	20,000 00	21,000 00	
City of Richmond 6 per cent. bonds	7,100 00	6,390 00	
Total par and market value	\$71,500 00	\$63,480 00	63,480 00
Interest due and accrued thereon not included in market value.			4,310 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Union Bank, Richmond, stock.	\$3,000 00	\$3,120 00	\$2,038 33
Old Dom. Iron & Nail Works Co. stock.	7,200 00	6,480 00	3,692 94
City Bank of Richmond stock	11,875 00	11,037 00	8,543 25
Merchants & Planters' Bank stock.	1,375 00	1,265 00	1,100 00
Planters' National Bank stock	2,500 00	2,500 00	2,415 35
Mechanicsville Turnpike Co. stock.	2,000 00	1,800 00	675 00
Citizens' Bank of Richmond stock.	625 00	600 00	500 00
National Bank of Virginia stock.	3,500 00	3,675 00	2,500 00
Virginia Fire & M. Ins. Co. stock.	2,500 00	3,500 00	2,500 00
Virginia Consolidated bonds	2,700 00	1,800 00	1,478 76
Grace St. Pres. Church 8 per ct. bonds.	1,000 00	1,000 00	1,000 00
Richmond & Danville R. R. bonds	20,000 00	14,000 00	12,850 62
North Carolina State bonds	4,000 00	720 00	415 35
Petersburg City 6 per cent. bond.	1,000 00	850 00	800 00
Tredegar Co. 8 per cent. bonds.	2,000 00	1,600 00	1,500 00
James River and Kanawha Canal bonds.	1,000 00	600 00	500 00
City Bank of Richmond stock	625 00	516 00	1,787 80
Richmond & Danville R. R. bonds	2,000 00	1,600 00	1,700 00
Richmond & Danville R. R. bonds	10,000 00	7,000 00	14,000 00
Virginia consolidated bonds	4,000 00	2,800 00	5,568 10
Richmond City 6 per cent. bonds	5,000 00	4,500 00	4,500 00
Richmond & Danville R. R. bonds	1,000 00	700 00	1,000 00
City of Petersburg 6 per cent. bonds	500 00	425 00	400 00
Virginia Central R. R. bonds	5,000 00	3,780 00	270 00
Richmond & Danville R. R. bonds	2,000 00	1,600 00	4,000 00
Richmond & Danville R. R. bonds	5,000 00	3,500 00	6,300 00
Virginia Central R. R. 6 per ct. b'ds.	3,000 00	1,950 00	1,400 00
Merchants & Planters' Bank stock.	1,875 00	1,725 00	950 00
Richmond & Danville R. R. stock.	4,000 00	400 00	270 00
Old Dominion Steamship Co. stock.	300 00	270 00	2,800 00
Richmond & Danville R. R. bonds	4,000 00	2,800 00	1,700 00
Petersburg City 6 per cent. bonds	2,000 00	1,700 00	6,300 00
Virginia Central R. R. 6 per ct. b'ds.	9,000 00	6,300 00	1,400 00
Richmond & Danville R. R. bonds	2,000 00	1,400 00	950 00
Merchants' National Bank stock	1,000 00	950 00	270 00
Old Dominion Steamship Co. stock	300 00	270 00	1,000 00
Total amount	\$129,475 00	\$99,423 00	\$81,265 50

81,265 50

Bills receivable not more than sixty days to run.	\$11,607 80
Cash in office of company	843 47
Cash in bank—Bank of Commerce	8,634 52
Premiums in due course of collection	7,609 45
Bills receivable taken for premiums	2,150 91
Rents due and accrued	350 00

Total admitted Assets. \$269,607 51

Items Unadmitted.

Office furniture \$2,000 00

LIABILITIES.

Losses adjusted and unpaid.	\$2,500 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$30,336 61
Reinsurance <i>pro rata</i> on fire risks running more than one year	366 57
Reinsurance at 100 per cent. on marine risks	114 54

Amount required to safely reinsure all outstanding risks 30,817 72
 Due and accrued for salaries, rents, advertising, &c. 932 97

Liabilities, except paid-up capital and net surplus \$34,250 69
 Paid-up capital 200,000 00
 Net surplus 35,358 82

Total Liabilities \$269,609 51
 Surplus as regards policy-holders \$235,358 82

INCOME.

	FIRE.	MARINE & INLAND.
Gross cash received for premiums.	\$74,055 92	\$9,728 83
Deduct reinsurance, rebate, and return premiums	4,913 08	2,456 54
Net cash received for premiums	<u>\$69,142 84</u>	<u>\$7,272 29</u>
		\$76,415 13
Interest on bonds, including dividends on stocks.		13,823 60
Received for rents.		<u>1,079 86</u>
Total cash Income		<u>\$91,318 59</u>

EXPENDITURES.

	FIRE.	MARINE & INLAND.
Gross cash paid for losses	\$53,453 75	\$101 50
Deduct salvage and reinsurance	2,281 11	
Net cash paid for losses	<u>\$51,172 64</u>	<u>\$101 50</u>
		\$51,274 14
Cash dividends paid.		20,000 00
Paid for salaries, fees, and other charges of officers		10,306 98
Paid for taxes.		<u>3,606 79</u>
Total cash Expenditures.		<u>\$85,187 91</u>

BALANCE SHEET.

Assets at beginning of year	\$274,700 66	Expenditures as above stated	\$85,187 91
Income as above stated	91,318 59	Balance as per schedule	11,221 83
		Assets at end of year	269,609 51
Total	\$366,019 25	Total	\$366,019 25

Schedule.

Decrease in interest accrued		\$241 73
Excess of estimated premiums of 1874		6,931 56
Decrease in uncollected premiums		4,933 04
Decrease in rents		356 25
Appreciation of securities	\$340 75	
Balance	11,221 83	
Total	\$11,562 58	\$11,562 58

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,445,261 00	\$68,374 92
Risks written during the year	6,321,540 00	74,055 92
Total risks and premiums	\$14,766,801 00	\$142,430 84
Deduct those expired and marked off as terminated	5,993,402 00	75,325 99
Gross amount in force at the end of the year	\$8,863,399 00	\$67,104 85
Deduct amount reinsured	851,260 00	5,881 63
Net amount in force at the end of the year	\$8,012,139 00	\$61,223 22

Amount in force—

Having not more than one year to run	\$7,987,139 00	\$60,673 22
Having more than one, and not more than three, years to run,	25,000 00	550 00

MARINE & INLAND RISKS.

	PREMIUMS.
Risks in force at the beginning of the year	\$7,135 00
Risks written during the year	981,237 00
Total risks and premiums	\$988,372 00
Deduct those expired and marked off as terminated	970,135 00
Amount in force at the end of the year	\$18,237 00

General Interrogatories.

Total premiums received from organization of the company to date	\$723,116 54
Total losses paid from organization to date	401,001 83
Total cash dividends declared since the company commenced business	184,000 00
Total losses incurred during the year	46,894 14
Total amount of company's stock owned by the directors, at par value	83,000 00
Total amount loaned to officers and directors	52,888 93
Total amount loaned to stockholders not officers	37,698 06
Amount deposited in various States for the benefit of policy-holders of those States	35,000 00
In the State of North Carolina	\$11,000 00
In the State of Georgia	12,000 00
In the State of Kentucky	12,000 00

Business in Kentucky During the Year.

Fire risks taken	\$496,320 00
Premiums received	5,649 40
Losses incurred	2,178 34
Losses paid	2,178 34
Paid for taxes	202 17

WESTCHESTER FIRE INSURANCE COMPANY.

(Located in New Rochelle, New York. Incorporated as a Mutual March, 1837; commenced business as Joint Stock January, 1870.)

GEO. J. PENFIELD, President.

GEO. R. CRAWFORD, Secretary.

CAPITAL.

Paid up in cash	\$250,000 00
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ASSETS.

Value of real estate owned	\$25,000 00
Loans on bond and mortgage	190,800 00
Interest due thereon	5,043 27
Value of lands mortgaged	\$216,000 00
Buildings (insured for \$238,550 00)	296,600 00
Total value of mortgaged premises	\$512,600 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20 registered bonds, 65's	\$265,000 00	\$312,800 00
U. S. 6's registered, 81's	15,000 00	18,450 00
U. S. 10-40 registered bonds	10,000 00	11,800 00
U. S. 5-20 registered bonds	65,500 00	78,502 50
Central Pacific Railroad bonds	20,000 00	21,600 00
East Chester Town bonds	25,000 00	25,750 00
New York State Bounty bonds	14,000 00	15,120 00
White Plains Village bonds	10,000 00	10,350 00
Westchester County bonds	4,000 00	4,070 00
Chesapeake and Ohio Railroad bonds	10,000 00	3,300 00
Manufacturers and Merchants' Bank stock	6,000 00	6,000 00
Total par and market value	\$444,500 00	\$507,742 50

507,742 50

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Central Bank, Westchester Co., stock	\$1,900 00	\$1,900 00	\$2,500 00
Taylor's Iron-works stock	2,500 00	1,500 00	
Harlem & Fordham Railroad stock	3,000 00	1,200 00	
Citizens' Bank, N. Y., stock	5,000 00	6,500 00	3,500 00
Huguenot Park Ass'n stock	5,000 00	5,000 00	3,000 00
Westchester Town bonds	1,000 00	1,000 00	500 00
Pacific Bank stock	1,000 00	1,300 00	1,500 00
Park Bank stock	300 00	420 00	
U. S. 5-20 bond	250 00	290 00	250 00
N. Y., N. H. & Hart'fd R. R. stock	2,500 00	3,750 00	600 00
Bond and mortgage	500 00	500 00	454 55
Total amount	\$22,950 00	\$23,360 00	\$12,304 55

12,304 55

Interest due and accrued thereon	\$530 22
Cash in office of company	4,278 92
Cash in bank—Franklin Bank, Cincinnati, Ohio.	\$7,500 00
Fulton National Bank.	1,703 29
Chatham National Bank.	39,352 65
	<hr/>
	48,555 94
Premiums in due course of collection	65,399 64
	<hr/>
Total admitted Assets	<u>\$859,655 04</u>

Items Unadmitted.

Deduction from collateral loan	\$45 45
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LIABILITIES.

Losses adjusted and unpaid.	\$13,846 19
Losses in process of adjustment.	14,153 81
Losses resisted.	12,000 00
	<hr/>
Amount of unpaid losses	\$40,000 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$248,526 27
Reinsurance <i>pro rata</i> on fire risks running more than one year	140,687 50
	<hr/>
Amount required to safely reinsure all outstanding risks	389,213 77
	<hr/>
Liabilities, except paid-up capital and net surplus	\$429,213 77
Paid-up capital	250,000 00
Net surplus	180,441 27
	<hr/>
Total Liabilities	\$859,655 04
Surplus as regards policy-holders	\$430,441 27

INCOME.

Gross cash received for premiums.	\$846,199 42
Deduct reinsurance, rebate, and return premiums	80,642 70
	<hr/>
Net cash received for premiums.	\$765,556 72
Interest on bonds, including dividends on stocks.	43,425 42
	<hr/>
Total cash Income	<u>\$808,982 14</u>

EXPENDITURES.

Gross cash paid for losses	\$406,596 08
Deduct salvage and reinsurance.	3,953 23
	<hr/>
Net cash paid for losses	\$402,642 85
Cash dividends paid	22,889 34
Paid for commissions or brokerage	124,838 96
Paid for salaries, fees, and other charges of officers	27,665 02
Paid for taxes.	16,823 92
Printing, advertising, and supplies.	87,508 70
	<hr/>
Total cash Expenditures	<u>\$682,368 79</u>

BALANCE SHEET.

Assets at beginning of year	\$750,306 81	Expenditures as above stated	\$682,368 79
Income as above stated	808,982 14	Balance as per schedule	17,265 12
		Assets at end of year	859,655 04
Total	\$1,559,288 95	Total	\$1,559,288 95

Schedule.

Depreciation in value of securities		\$7,540 56
Depreciation in value of real estate		3,500 00
Decrease in uncollected premiums		7,278 52
Unadmitted items		45 45
Increase in accrued interest account	\$1,099 41	
Balance	17,265 12	
Total	\$18,364 53	\$18,364 53

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$58,572,137 00	\$694,724 88
Risks written during the year	75,979,251 00	838,920 90
Total risks and premiums	\$134,551,388 00	\$1,533,645 78
Deduct those expired and marked off as terminated	61,999,754 00	782,085 89
Gross amount in force at the end of the year	\$72,551,634 00	\$751,559 89
Deduct amount reinsured	438,828 00	4,978 50
Net amount in force at the end of the year	\$72,112,806 00	\$746,581 39
Amount in force—		
Having not more than one year to run	\$53,075,192 00	\$559,035 80
Having more than one, and not more than three, years to run	17,062,487 00	164,442 55
Having more than three years to run	1,975,127 00	23,103 04

General Interrogatories.

Total premiums received from organization of the company to date	\$4,294,359 24
Total losses paid from organization to date	2,212,354 24
Total cash dividends declared since the company commenced business	100,500 00
Total losses incurred during the year	416,223 25
Total amount of company's stock owned by the directors, at par value	102,550 00
Total dividends declared, payable in stock	50,000 00
Total amount loaned to officers and directors	11,000 00
Total amount loaned to stockholders not officers	16,000 00
Amount deposited in Virginia for the benefit of policy-holders of that State,	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$847,314 00
Premiums received	9,072 75
Losses incurred	3,873 44
Losses paid	3,873 44

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

(Located in Brooklyn, New York. Incorporated March, 1853; commenced business March, 1853.)

EDMUND DRIGGS, *President.*

N. W. MESEROLE, *Secretary.*

CAPITAL.

Paid up in cash \$250,000 00

ASSETS.

Value of real estate owned	\$84,377 25
Loans on bond and mortgage	317,090 00
Interest due and accrued thereon	3,911 77
Value of lands mortgaged	\$322,725 00
Buildings (insured for \$252,500 00)	361,500 00
Total value of mortgaged premises	\$684,225 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. registered bonds	\$90,000 00	\$106,800 00
U. S. currency bonds	40,000 00	48,800 00
U. S. 10-40 bonds	25,000 00	29,250 00
Union Ferry Company stock	10,600 00	14,310 00
Mechanics and Traders' Bank stock	3,000 00	3,000 00
Grand Street and Newtown Railroad stock	25,000 00	18,750 00
Nassau National Bank, Brooklyn, stock	1,000 00	1,650 00
Long Island Bank, Brooklyn, stocks	5,000 00	6,650 00
First National Bank, Brooklyn, stock	3,000 00	5,700 00
People's Gas-light Company, Brooklyn, stock	26,000 00	26,260 00
Metropolitan Gas-light Company, Brooklyn, stock	5,000 00	5,250 00
Citizens' Gas-light Company, Brooklyn, stock	7,120 00	11,071 60
Total par and market value	\$240,720 00	\$277,491 60

Interest due and accrued thereon, not included in market value 2,061 66

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Manufacturers' N. Bank, N. Y., stock,	\$3,000 00	\$3,000 00	\$2,000 00
First Nat. Bank, Brooklyn, stock	3,000 00	5,700 00 }	7,000 00
Brook. City & Newt'n 1st m. R. R. bd's,	4,000 00	3,720 00 }	
Pacific Bank, New York, stock	3,000 00	4,710 00 }	5,000 00
Metropolitan Gas Co., Brooklyn, stock,	2,000 00	2,100 00 }	
People's Gas Co., Brooklyn, stock	1,000 00	1,010 00 }	750 00
South Side Railroad, L. I., stock	6,250 00	3,000 00	3,000 00
Del. & Hudson Canal Co. stock	3,500 00	4,340 00	2,500 00
Grand Street & Newtown R. R. bond	1,000 00	950 00	800 00
Oneida National Bank stock	1,000 00	1,400 00	900 00
Town of Volney, New York, bonds	1,000 00	900 00	650 00
Bank of State of New York stock	600 00	630 00	250 00
Grand Street & Newtown R. R. stock	1,000 00	750 00	600 00
Manufacturers' N. Bank, N. Y., stock	1,200 00	1,200 00	1,000 00
Merchants' Ins. Co. stock	2,000 00	4,000 00	1,500 00
Park Avenue Railroad bonds	2,000 00	1,800 00 }	2,000 00
Brook. C., H. Pt. & Pr. Pk. R. R. bd's,	1,000 00	925 00 }	
Brooklyn Gas-light Company stock	6,000 00	13,500 00	10,000 00
Lehigh Coal & Navigation Co. bonds	500 00	515 00	400 00
First National Bank, Brooklyn, stock	1,300 00	2,470 00	1,000 00
U. S. 5-20 bonds	400 00	460 00	350 00
Broadway Railroad, Brooklyn, bonds	2,000 00	2,000 00	1,600 00
Union Ferry Company stock	600 00	810 00	600 00
Mechanics' Bank, Brooklyn, stock	1,250 00	2,187 50 }	
Baltimore Gas Co. certificate	1,000 00	1,000 00	10,000 00
Baltimore Gas Co., Maryland, stock	7,500 00	11,250 00 }	
Lafayette Ins. Co., Brooklyn, stock	1,500 00	2,250 00 }	1,350 00
People's Gas-light Co., Brooklyn, stock,	500 00	505 00 }	
First National Bank, Brooklyn, stock	1,000 00	1,900 00 }	2,000 00
Broadway Railroad, Brooklyn, stock	1,000 00	1,550 00 }	
Cer. of 500 Cypress Hill Cem. lots	15,000 00	15,000 00	5,000 00
Total amount	\$76,100 00	\$95,532 50	\$60,250 00

60,250 00

Interest due and accrued thereon	\$922 06
Cash in office of company	107 80
Cash in bank—First National Bank, Brooklyn	\$25,747 57
Metropolitan Bank, New York	12,329 15
Mechanics' Bank, Brooklyn	1,300 33
	<hr/> 39,377 05
Gross premiums in due course of collection	40,783 44
Rents due and accrued	25 00
Salvage property and claims	1,753 62
	<hr/>
Total admitted Assets	<u>\$828,151 25</u>

LIABILITIES.

Losses in process of adjustment	\$10,854 58
Losses resisted	3,200 00
	<hr/>
Amount of unpaid losses	\$14,054 58
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$153,858 98
Reinsurance <i>pro rata</i> on fire risks running more than one year	27,430 97
	<hr/>
Amount required to safely reinsure all outstanding risks	181,289 95
Due and accrued for salaries, rents, advertising, &c.	2,583 33
Brokerage and other charges due	6,117 51
	<hr/>
Liabilities, except paid-up capital and net surplus	\$204,045 37
Paid-up capital	250,000 00
Net surplus	*374,105 88
	<hr/>
Total Liabilities	<u>\$828,151 25</u>
Surplus as regards policy-holders	\$624,105 88
	<hr/>
*"Special Reserve Fund," deposited with Insurance Department of N. Y.	\$155,000 00
"Guaranty Surplus"	155,000 00
	<hr/>

INCOME.

Gross cash received for premiums (fire)	\$418,008 29
Deduct reinsurance, rebate, and return premiums	19,655 61
	<hr/>
Net cash received for premiums	\$398,352 68
Interest on bonds, including dividends on stocks	41,328 64
Received for rents	471 24
	<hr/>
Total cash Income	<u>\$440,152 56</u>

EXPENDITURES.

	FIRE.	INLAND.
Gross cash paid for losses	\$143,396 49	\$1,193 70
Deduct salvage and reinsurance	3,084 30	
	<hr/>	<hr/>
Net cash paid for losses	<u>\$140,312 19</u>	<u>\$1,193 70</u>
		<hr/>
Cash dividends paid		\$141,505 89
Paid for commissions or brokerage		50,018 00
Paid for salaries, fees, and other charges of officers		60,114 68
		<hr/>
		44,955 61

Paid for taxes	\$7,636 82
Printing, advertising, and supplies	53,001 47
Total cash Expenditures	<u>\$357,232 47</u>

BALANCE SHEET.

Assets at beginning of year	\$736,076 68	Expenditures as above stated	\$357,232 47
Income as above stated	440,152 56	Assets at end of year	828,151 25
Balance as per schedule	9,154 48		
Total	<u>\$1,185,383 72</u>	Total	<u>\$1,185,383 72</u>

Schedule.

Increase in securities	\$4,037 08		
Salvage due	1,753 62		
Increase in accrued interest	729 75		
Profit on bonds sold	2,922 00		
Premium on gold interest sold	721 44		
Decrease in rents			\$25 00
Decrease in uncollected premiums			984 41
Balance			<u>9,154 48</u>
Total	<u>\$10,163 89</u>		<u>\$10,163 89</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$50,047,692 00	\$397,048 54
Risks written during the year	51,305,241 00	417,023 88
Total risks and premiums	<u>\$101,352,933 00</u>	<u>\$814,072 42</u>
Deduct those expired and marked off as terminated	51,096,107 00	456,648 82
Gross amount in force at the end of the year	<u>\$50,256,826 00</u>	<u>\$357,423 60</u>
Deduct amount reinsured	522,068 00	5,084 20
Net amount in force at the end of the year	<u>\$49,734,758 00</u>	<u>\$352,339 40</u>
Amount in force—		
Having not more than one year to run	\$46,463,533 00	\$317,483 15
Having more than one, and not more than three, years to run,	3,009,763 00	29,973 08
Having more than three years to run	783,530 00	9,967 37

INLAND RISKS.

PREMIUMS.

Risks in force at the beginning of the year	\$15,625 00	\$781 25
Deduct those expired and marked off as terminated	15,625 00	781 25

General Interrogatories.

Total premiums received from organization of the company to date	\$4,500,415 35
Total losses paid from organization to date	2,534,105 49
Total cash dividends declared since the company commenced business	465,000 00
Total losses incurred during the year	136,802 68
Total amount of company's stock owned by the directors, at par value	97,200 00
Total amount loaned to officers and directors	30,200 00
Total amount loaned to stockholders not officers	<u>9,650 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$762,623 00
Premiums received	7,820 60
Losses incurred	325 00
Losses paid	<u>325 00</u>

FOREIGN FIRE AND FIRE-MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS ON FILE
IN THIS BUREAU, OF FOREIGN FIRE AND FIRE AND
MARINE INSURANCE COMPANIES AUTHORIZED TO DO
BUSINESS IN THE STATE OF KENTUCKY, SHOW-
ING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1875.

BRITISH AMERICA INSURANCE COMPANY.

(Located in Toronto, Canada.)

P. PATERSON, *Governor.*

F. A. BALL, *Manager.*

BUSINESS OF THE UNITED STATES BRANCH.

Amount deposited in the State of New York for all the policy-holders in the
United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds.	\$250,000 00	\$302,625 00	
Dominion Government bonds.	55,000 00	55,000 00	
Total par and market value.	<u>\$305,000 00</u>	<u>\$357,625 00</u>	\$357,625 00
Interest due and accrued thereon, not included in market value			7,950 00
Cash in office of company			11,603 95
Cash in bank—Canadian Bank Commerce, New York		\$11,685 32	
Canadian Bank Commerce, Chicago		31,822 33	
Bank of Montreal, Chicago		27,651 69	
Farmers and Mechanics' National Bank.		816 89	
			<u>71,976 23</u>
Gross premiums in due course of collection			18,771 53
Bills receivable taken for premiums			2,811 31
Total admitted Assets.			<u>\$470,738 02</u>

LIABILITIES.

Losses adjusted and unpaid.	\$17,505 49	
Losses in process of adjustment.	3,854 25	
Amount of unpaid losses		\$21,359 74
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$105,744 43	
Reinsurance <i>pro rata</i> on fire risks running more than one year	7,050 55	
Reinsurance at 50 per cent. on inland navigation risks	3,247 76	
Amount required to safely reinsure all outstanding risks		116,042 74
Brokerage and other charges due		3,096 85
Total Liabilities		<u>\$140,499 33</u>
Excess of assets over liabilities	\$330,238 69	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums.	\$278,655 56	\$28,742 79	
Deduct reinsurance, rebate, and return premiums	25,816 36	4,831 59	
Net cash received for premiums	<u>\$252,839 20</u>	<u>\$23,911 20</u>	\$276,750 40
Interest on bonds			8,924 76
Total cash Income			<u>\$285,675 16</u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$58,210 71	\$25,140 95	
Deduct salvage and reinsurance		157 50	
Net cash paid for losses	\$58,210 71	\$24,983 45	
			\$83,194 16
Paid for commissions or brokerage			50,158 62
Paid for salaries, fees, and other charges of officers			22,950 67
Paid for taxes			2,986 82
Total cash Expenditures			\$159,290 27

BALANCE SHEET.

Assets at beginning of year	\$303,282 92	Expenditures as above stated	\$159,290 27
Income as above stated	285,675 16	Assets at end of year	470,738 02
Balance as per schedule	41,070 21		
Total	\$630,028 29	Total	\$630,028 29

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$6,970,937 00	\$92,136 69
Risks written during the year	22,438,012 00	254,418 01
Total risks and premiums	\$29,408,949 00	\$346,554 70
Deduct those expired and marked off as terminated	13,495,628 00	120,964 74
Gross amount in force at the end of the year	\$15,913,321 00	\$225,589 96
Deduct amount reinsured	98,450 00	1,324 54
Net amount in force at the end of the year	\$15,814,871 00	\$224,265 42

Amount in force—

Having not more than one year to run	\$14,761,681 00	\$210,164 32
Having more than one, and not more than three, years to run,	866,090 00	10,175 37
Having more than three years to run	187,100 00	3,925 73

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$102,500 00	\$4,462 19
Risks written during the year	2,722,850 00	27,475 34
Total risks and premiums	\$2,825,350 00	\$31,937 53
Deduct those expired and marked off as terminated	2,525,250 00	25,442 00
Amount in force at the end of the year	\$300,100 00	\$6,495 53

Business in Kentucky During the Year.

Fire risks taken	\$236,164 00
Premiums received	3,170 77
Paid for taxes	230 69

COMMERCIAL UNION ASSURANCE COMPANY.

(Located in London, England.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 10 Pine street, New York City.)

E. ALLIGER, Manager.

Amount deposited in the State of New York for all policy-holders in the United States, as per certificate filed in this office	\$200,000 00
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ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds	\$300,000 00	\$346,500 00	
U. S. 5's, new	250,000 00	287,500 00	
Total par and market value	\$550,000 00	\$634,000 00	\$634,000 00
Interest due and accrued thereon, not included in market value			12,313 32
Cash in office of company			3,949 16
Cash in bank—National Board of Commerce, New York			19,219 87
Gross premiums in due course of collection			112,526 14
Bills receivable taken for premiums			8,585 00
Total admitted Assets.			\$790,593 49

LIABILITIES.

Losses adjusted and unpaid.	\$6,239 36	
Losses in process of adjustment.	32,280 28	
Losses resisted	3,390 60	
Amount of unpaid losses		\$41,910 24
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$305,842 78	
Reinsurance <i>pro rata</i> on fire risks running more than one year	69,996 16	
Amount required to safely reinsure all outstanding risks		375,838 94
Brokerage and other charges due		13,238 08
Total Liabilities		\$430,987 26
Excess of assets over liabilities	\$359,606 23	

INCOME.

Gross cash received for premiums	\$912,585 10	
Deduct reinsurance, rebate, and return premiums	145,030 12	
Net cash received for premiums		\$767,554 98
Total cash Income		\$767,554 98

EXPENDITURES.

Gross cash paid for losses	\$326,225 76
Deduct salvage and reinsurance	3,872 65
Net cash paid for losses	\$322,353 11
Paid for commissions or brokerage	115,133 23
Paid for salaries, fees, and other charges of officers	37,972 18
Paid for taxes	19,304 25
Printing, advertising, and supplies	30,292 93
Total cash Expenditures	\$525,055 70

BALANCE SHEET.

Assets at beginning of year	\$750,274 82	Expenditures as above stated	\$525,055 70
Income as above stated	767,554 98	Balance as per schedule	202,180 81
		Assets at end of year	790,593 49
Total	\$1,517,829 80	Total	\$1,517,829 80

NOTE.—No Schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$48,428,112 00	\$639,510 86
Risks written during the year	71,577,044 00	912,585 10
Total risks and premiums	\$120,005,156 00	\$1,552,095 96
Deduct those expired and marked off as terminated	59,200,787 00	780,007 15
Gross amount in force at the end of the year	\$60,804,369 00	\$772,088 81
Deduct amount reinsured	3,623,532 00	29,362 47
Net amount in force at the end of the year	\$57,180,837 00	\$742,726 34
Amount in force—		
Having not more than one year to run	\$45,658,577 00	\$611,685 56
Having more than one, and not more than three, years to run,	9,353,034 00	98,723 88
Having more than three years to run	2,169,226 00	32,316 90

General Interrogatories.

Total premiums received since commencement of business in the United States,	\$3,010,085 00
Total losses paid in the United States	1,651,916 11
Total losses incurred during the year	332,298 81

Business in Kentucky During the Year.

Fire risks taken	\$861,673 00
Premiums received	13,359 69
Losses incurred	48 03
Losses paid	20 78
Paid for taxes	726 49

HAMBURG BREMEN FIRE INSURANCE COMPANY.

(Located in Hamburg, Germany.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 178 Broadway, New York.)

S. VON DORRIEN, Manager.

Amount deposited in the State of New York for all policy-holders in the
United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$440,000 00	\$518,478 75	\$518,478 75
Cash in bank			63,900 86
Premiums in due course of collection			31,775 94
Total admitted Assets.			\$614,155 55

LIABILITIES.

Losses in process of adjustment.		\$12,080 00
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$155,712 39	
Reinsurance <i>pro rata</i> on fire risks running more than one year	16,628 03	
Amount required to safely reinsure all outstanding risks		172,340 42
Taxes due		951 50
Total Liabilities		\$185,371 92
Excess of assets over liabilities	\$428,783 63	

INCOME.

Gross cash received for premiums	\$417,594 83	
Deduct reinsurance, rebate, and return premiums	50,104 22	
Net cash received for premiums		\$367,490 61
Interest on bonds		19,306 53
Total cash Income		\$386,797 14

EXPENDITURES.

Cash paid for losses	\$97,863 67	
Paid for commissions or brokerage.	69,881 33	
Paid for salaries, fees, and other charges of officers	11,400 00	
Paid for taxes	5,018 36	
Printing, advertising, and supplies	18,624 98	
Total cash Expenditures		\$202,788 34

BALANCE SHEET.

Assets at beginning of year	\$457,949 29	Expenditures as above stated	\$202,788 34
Income as above stated	386,797 14	Balance as per schedule	27,802 54
		Assets at end of year	614,155 55
Total	\$844,746 43	Total	\$844,746 43

Schedule.

Decrease in uncollected premiums			\$1,528 93
Remittances to home office			33,783 11
Increase in value of bonds		\$7,509 50	
Balance		27,802 54	
Total		\$35,312 04	\$35,312 04

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$28,746,730 00	\$326,093 27
Risks written during the year	39,549,808 00	416,065 90
Total risks and premiums	\$68,296,538 00	\$742,159 17
Deduct those expired and marked off as terminated	39,527,429 00	412,641 28
Gross amount in force at the end of the year	\$28,769,109 00	\$329,517 89
Deduct amount reinsured	382,500 00	1,465 07
Net amount in force at the end of the year	\$28,386,609 00	\$328,052 82
Amount in force—		
Having not more than one year to run	\$26,151,736 00	\$311,424 79
Having more than one, and not more than three, years to run	1,900,248 00	12,249 05
Having more than three years to run	334,625 00	4,378 98

Business in Kentucky During the Year.

Fire risks taken	\$352,142 00
Premiums received	4,651 89
Losses incurred	495 95
Losses paid	495 95
Paid for taxes	459 53

IMPERIAL FIRE INSURANCE COMPANY.

(Located in London, England.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 40 Pine street, New York.)

R. D. ALLIGER, Resident Manager.

Amount deposited in the State of New York for all policy-holders in the	
United States, as per certificate filed in this office	\$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$637,300 00	\$749,269 50	
Virginia State bonds	57,300 00	21,774 00	
Virginia certificates	28,700 00	3,228 75	
Alabama State bonds	10,000 00	5,000 00	
Tennessee State bonds	20,000 00	10,600 00	
South Carolina State bonds	20,000 00	6,000 00	
Total par and market value.	<u>\$773,300 00</u>	<u>\$795,872 25</u>	\$795,872 25
Cash in hands of trustees, New York			100,000 00
Cash in office of company			2,770 96
Cash in bank—German American, New York.			43,000 00
Gross premiums in due course of collection			54,820 17
Total admitted Assets.			<u>\$996,463 38</u>

LIABILITIES.

Losses adjusted and unpaid.	\$3,188 25	
Losses resisted.	30,534 31	
Amount of unpaid losses		\$33,722 56
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$181,699 41	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	61,405 80	
Amount required to safely reinsure all outstanding risks		243,105 21
Brokerage and other charges due		6,832 44
Total Liabilities		<u>\$283,660 21</u>
Excess of assets over liabilities	\$712,803 17	

INCOME.

Gross cash received for premiums.	\$521,743 99	
Deduct reinsurance, rebate, and return premiums	111,809 84	
Net cash received for premiums		\$409,934 15
Interest on bonds		1,590 64
Total cash Income		<u>\$411,524 79</u>

EXPENDITURES.

Cash paid for losses	\$171,502 90
Paid for commissions or brokerage	69,144 15
Paid for salaries, fees, and other charges of officers	35,609 82
Paid for taxes	14,506 63
Printing, advertising, and supplies	28,248 17
Remitted to home office	\$60,816 69
Total cash Expenditures	<u>\$319,011 67</u>

BALANCE SHEET.

Assets at beginning of year	\$922,625 10	Expenditures as above stated	\$319,011 67
Income as above stated	411,524 79	Balance as per schedule	18,674 84
		Assets at end of year	996,463 38
Total	<u>\$1,334,149 89</u>	Total	<u>\$1,334,149 89</u>

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$60,839,724 00	\$637,295 09
Risks written during the year	49,767,563 00	432,150 98
Total risks and premiums	<u>\$110,607,287 00</u>	<u>\$1,069,446 07</u>
Deduct those expired and marked off as terminated	62,895,781 00	582,796 63
Gross amount in force at the end of the year	<u>\$47,711,506 00</u>	<u>\$486,649 44</u>
Deduct amount reinsured	64,537 00	439 02
Net amount in force at the end of the year	<u>\$47,646,969 00</u>	<u>\$486,210 42</u>
Amount in force—		
Having not more than one year to run	\$38,350,510 00	\$363,398 82
Having more than one, and not more than three, years to run,	7,909,986 00	103,237 08
Having more than three years to run	<u>1,386,473 00</u>	<u>19,574 52</u>

General Interrogatories.

Total premiums received since commencement of business in United States, \$5,960,751 33	
Total losses paid in United States	4,308,621 16
Total losses incurred during the year	154,178 87
Amount deposited in various States for the benefit of policy-holders of those States	114,432 75
In the State of Virginia (market value)	\$33,332 75
In the State of Alabama (market value)	5,000 00
In the State of Tennessee (market value)	10,600 00
In the State of South Carolina (market value)	6,000 00
In the State of Oregon (market value)	<u>59,500 00</u>

Business in Kentucky During the Year.

Fire risks taken	\$1,657,500 00
Premiums received	17,863 50
Losses incurred	1,302 80
Losses paid	<u>3,589 50</u>

LANCASHIRE INSURANCE COMPANY.

(Located in Manchester, England.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 187 Broadway, New York.)

HENRY ROBERTSON, Manager.

Amount deposited in the State of New York for all policy-holders in the
United States, as per certificate filed in this office

\$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 bonds	\$200,000 00	\$236,750 00	
U. S. bonds, 1881	200,000 00	232,500 00	
Total par and market value.	\$400,000 00	\$469,250 00	\$469,250 00
Cash in bank—Chatham National Bank, New York			2,623 53
Gross premiums in due course of collection			37,689 08
Total admitted Assets			\$509,562 61

LIABILITIES.

Losses adjusted and unpaid.	\$17,663 83	
Losses in process of adjustment.	12,671 65	
Losses resisted.	1,500 00	
Amount of unpaid losses		\$31,835 48
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$193,185 62	
Reinsurance <i>pro rata</i> on fire risks running more than one year	51,264 79	
Amount required to safely reinsure all outstanding risks		244,450 41
Brokerage and taxes due		6,000 00
Total Liabilities		\$282,285 89
Excess of assets over liabilities	\$227,276 72	

INCOME.

Gross cash received for premiums	\$697,648 84	
Deduct reinsurance, rebate, and return premiums	115,216 48	
Net cash received for premiums		\$582,432 36
Total cash Income		\$582,432 36

EXPENDITURES.

Cash paid for losses	\$325,022 47	
Paid for commissions or brokerage.	104,515 45	
Paid for salaries, fees, and other charges of officers	34,414 81	
Paid for taxes.	11,008 72	
Total cash Expenditures.		\$474,961 45

BALANCE SHEET.

Assets at beginning of year	\$553,443 89	Expenditures as above stated	\$474,961 45
Income as above stated	582,432 36	Balance as per schedule	151,352 19
		Assets at end of year	509,562 61
Total	\$1,135,876 25	Total	\$1,135,876 25

Schedule.

Remitted to England		\$141,982 48
Decrease in uncollected premiums		16,619 71
Gain in value of bonds	\$7,250 00	
Balance	151,352 19	
Total	\$158,602 19	\$158,602 19

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$39,712,121 00	\$470,724 80
Risks written during the year	57,246,492 00	681,029 13
Total risks and premiums	\$96,958,613 00	\$1,151,753 93
Deduct those expired and marked off as terminated	58,012,649 00	681,355 80
Amount in force at the end of the year	\$38,945,964 00	\$470,398 13
Amount in force—		
Having not more than one year to run	\$32,460,515 00	\$386,371 25
Having more than one, and not more than three, years to run,	4,666,446 00	55,773 98
Having more than three years to run	1,819,003 00	28,252 90

General Interrogatories.

Total premiums received from organization of the company to date	\$1,927,166 00
Total losses paid from organization to date	921,393 00
Total losses incurred during the year	313,916 00

Business in Kentucky During the Year.

Fire risks taken	\$1,038,750 00
Premiums received	14,861 80
Losses incurred	3,022 05
Losses paid	3,022 05
Paid for taxes	43 50

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

(Located in Liverpool, England.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 45 William street, New York.)

JAMES E. PULSFORD, Resident Secretary.

Amount deposited in the State of New York for all policy-holders in the United States, as per certificate filed in this office \$200,000 00

ASSETS.

Value of real estate owned \$460,000 00
Loans on bond and mortgage 1,146,400 00

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$1,335,000 00	\$1,592,618 75	
South Carolina 6 per cent. bonds	20,000 00	6,800 00	
Alabama 5 per cent. bonds	10,000 00	2,500 00	
City of Richmond 8 per cent bonds	5,000 00	4,500 00	
Mississippi warrants	20,000 00	17,000 00	
Total par and market value	<u>\$1,390,000 00</u>	<u>\$1,623,418 75</u>	1,623,418 75

Interest due and accrued thereon not included in market value. 25,590 29
Loan secured by life policy 2,223 65
Cash in office of company 10,007 14
Cash in bank—New York Life and Trust Company \$190,000 00
Phoenix National Bank 64,442 40

Gross premiums in due course of collection 254,442 40
Bills receivable taken for premiums 289,929 55
Rents due and accrued 7,804 30
4,500 00

Total admitted Assets \$3,824,316 08

LIABILITIES.

Losses in process of adjustment \$140,905 23
Losses resisted 75,346 39

Gross amount of unpaid losses \$216,251 62
Deduct reinsurance thereon 3,427 00

Net amount of unpaid losses \$213,024 62
Reinsurance at 50 per cent. of premiums on fire risks under one year \$1,008,541 78
Reinsurance *pro rata* on fire risks running more than one year 237,707 50

Amount required to safely reinsure all outstanding risks 1,246,249 28
Amount reclaimable on perpetual fire risks 294,293 64

Liabilities, except capital, under life insurance or other special department .	\$115,643 47
Brokerage and other charges due	57,985 91

Total Liabilities	\$1,927,196 92
Excess of assets over liabilities.	\$1,897,119 16

INCOME.

Gross cash received for premiums.	\$2,670,852 17
Deduct reinsurance, rebate, and return premiums	342,712 26
Net cash received for premiums.	\$2,328,139 91
Interest on bonds	129,181 83
Received for rents.	33,054 89
Deposit premiums on perpetual fire risks received	\$8,776 82
Received on life account	20,158 54
Total cash Income	\$2,490,376 63

EXPENDITURES.

Gross cash paid for losses	\$955,410 37
Deduct salvage and reinsurance.	26,094 20
Net cash paid for losses	\$929,316 17
Paid for commissions or brokerage.	308,093 06
Paid for salaries, fees, and other charges of officers	253,016 39
Paid for taxes.	45,071 87
Printing, advertising, and supplies.	124,999 40
Life expenditures	\$13,405 86
Deposit premiums on perpetual fire risks returned.	6,409 18
Remitted to home office	819,755 59
Total cash Expenditures.	\$1,660,496 89

BALANCE SHEET.

Assets at beginning of year	\$3,771,532 84	Expenditures as above stated	\$1,660,496 89
Income as above stated	2,490,376 63	Balance as per schedule	777,096 50
		Assets at end of year	3,824,316 08
Total	\$6,261,909 47	Total.	\$6,261,909 47

Schedule.

Cash remitted home office	\$819,755 59
Uncollected premiums written off	5,663 85
Life expenditures	13,405 86
Appreciation of securities	\$28,350 00
Increase of permanent deposit fund	2,367 64
Received on life account	20,158 54
Received on exchange account	10,852 62
Balance	777,096 50
Total	\$838,825 30

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$195,072,604 00	\$2,530,341 72
Risks written during the year	288,098,073 00	2,670,852 17
Total risks and premiums	\$483,170,677 00	\$5,201,193 89
Deduct those expired and marked off as terminated.	269,831,507 00	2,729,828 05
Gross amount in force at the end of the year	\$213,339,170 00	\$2,471,365 84
Deduct amount reinsured	10,745,930 00	101,635 89
Net amount in force at the end of the year	\$202,593,240 00	\$2,369,729 95
Amount in force—		
Having not more than one year to run	\$168,576,087 00	\$1,995,744 89
Having more than one, and not more than three, years to run, 19,158,399 00		232,224 83
Having more than three years to run	7,075,186 00	120,421 50
Perpetual risks and premiums	7,783,568 00	21,338 73

General Interrogatories.

Total premiums received since commencement of business in the United States, \$33,838,682 99	
Total losses paid in United States	21,051,964 26
Total losses incurred during the year.	841,869 79
Amount deposited in various States for the benefit of policy-holders of those States	165,000 00
In the State of Mississippi	\$20,000 00
In the State of Virginia	45,000 00
In the State of Tennessee	20,000 00
In the State of South Carolina	20,000 00
In the State of Alabama	10,000 00
In the State of Oregon	50,000 00

Business in Kentucky During the Year.

Fire risks taken	\$4,039,933 00
Premiums received	51,733 06
Losses incurred	11,508 33
Losses paid	11,508 33
Paid for taxes	1,365 22

LONDON ASSURANCE CORPORATION.

(Located in London, England.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 88 Wall street, New York.)

FRAME, HARE & LOCKWOOD, Managers.

Amount deposited in the State of New York for all policy-holders in the
United States, as per certificate filed in this office \$200,000 00

ASSETS.

Loans on bond and mortgage \$7,044 51

Bonds Owned by the Company.

	PAR VALUE.	MAR VALUE.	
U. S. registered bonds	\$650,000 00	\$775,925 00	
			775,925 00
Cash in office of company			2,600 00
Cash in bank—Merchants' National Bank.		\$19,228 91	
Marine National Bank.		8,069 38	
Bank of New York		25,000 00	
			52,298 29

Total admitted Assets \$837,867 80

LIABILITIES.

Amount of unpaid losses \$8,400 00

Reinsurance at 50 per cent. of premiums on fire risks under one year. \$147,276 87

Reinsurance *pro rata* on fire risks running more than one year 84,338 59

Amount required to safely reinsure all outstanding risks 231,615 46

Total Liabilities \$240,015 46

Excess of assets over liabilities \$597,852 34

INCOME.

Gross cash received for premiums. \$462,503 21

Deduct reinsurance, rebate, and return premiums 83,374 20

Net cash received for premiums \$379,129 01

Interest on bonds 16,968 23

Total cash Income \$396,097 24

EXPENDITURES.

Gross cash paid for losses	\$106,504 18	
Deduct salvage and reinsurance	399 98	
Net cash paid for losses		\$106,104 20
Paid for commissions or brokerage		45,737 68
Paid for salaries, fees, and other charges of officers		28,029 65
Paid for taxes		17,162 75
Printing, advertising, and supplies		35,460 40
Total cash Expenditures		\$232,494 68

BALANCE SHEET.

Assets at beginning of year	\$666,863 33	Expenditures as above stated	\$232,494 68
Income as above stated	396,097 24	Assets at end of year	837,867 80
Appreciation of bonds	7,401 91		
Total	\$1,070,362 48	Total	\$1,070,362 48

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$42,093,017 00	\$468,994 18
Risks written during the year	50,062,489 00	379,129 01
Total risks and premiums	\$92,155,506 00	\$848,123 19
Deduct those expired and marked off as terminated	49,240,916 00	398,147 78
Amount in force at the end of the year	\$42,914,590 00	\$449,975 41
Amount in force—		
Having not more than one year to run	\$33,348,707 00	\$311,367 83
Having more than one, and not more than three, years to run,	7,559,724 00	105,720 64
Having more than three years to run	2,006,159 00	32,886 94

General Interrogatories.

Total premiums received since commencement of business in United States . .	\$1,488,788 80
Total losses paid in the United States	608,492 09
Total losses incurred during the year	102,725 38

Business in Kentucky During the Year.

Fire risks taken	\$838,030 00
Premiums received	11,490 62
Losses incurred	25 05
Losses paid	25 05
Paid for taxes	315 17

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

(Located in London and Edinburgh.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 54 William Street, New York City.)

CHARLES E. WHITE AND EZRA WHITE, *Managers.*

Amount deposited in the State of New York for all policy-holders in the United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. registered bonds	\$1,128,000 00	\$1,344,620 00	
Illinois 6's	18,000 00	18,720 00	
Tennessee 6's, funded	26,000 00	10,660 00	
South Carolina 6's, funded	11,500 00	5,980 00	
Virginia 6's, consolidated	37,300 00	27,975 00	
Virginia deferred certificates	18,700 00	1,683 00	
Alabama 8's	10,000 00	2,800 00	
New York City and County 7's	49,000 00	54,880 00	
Total par and market value	<u>\$1,298,500 00</u>	<u>\$1,467,318 00</u>	\$1,467,318 00
Cash in office of company			109 92
Cash in bank—N. Y. Life Insurance and Trust Company		\$94,482 71	
Drexel, Morgan & Co.		94,293 58	
			188,776 29
Premiums in due course of collection			61,647 13
Bills receivable taken for premiums			1,211 06
Total admitted Assets			<u>\$1,719,062 40</u>

LIABILITIES.

Losses adjusted and unpaid	\$9,092 94	
Losses in process of adjustment	66,912 00	
Losses resisted	33,520 81	
Amount of unpaid losses		\$109,525 75
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$599,247 00	
Reinsurance <i>pro rata</i> on fire risks running more than one year	215,583 10	
Amount required to safely reinsure all outstanding risks		814,830 10
Total Liabilities		\$924,355 85
Excess of assets over liabilities	\$794,706 55	

INCOME.

Gross cash received for premiums	\$1,568,464 06
Deduct reinsurance, rebate, and return premiums	152,149 07
Net cash received for premiums	\$1,416,314 99
Interest on bonds	76,300 86
Total cash Income	<u>\$1,492,615 85</u>

EXPENDITURES.

Cash paid for losses	\$723,767 97
Paid for commissions or brokerage	188,306 25
Paid for salaries, fees, and other charges of officers	100,804 08
Paid for taxes	29,276 28
Printing, advertising, and supplies	113,849 80
Total cash Expenditures	<u>\$1,156,004 38</u>

BALANCE SHEET.

Assets at beginning of year	\$1,683,800 21	Expenditures as above stated	\$1,156,004 38
Income as above stated	1,492,615 85	Balance as per schedule	301,349 28
		Assets at end of year	1,719,062 40
Total	<u>\$3,176,416 06</u>	Total	<u>\$3,176,416 06</u>

Schedule.

Cash sent home office (London)	\$332,872 74
Loss by bad debts	780 31
Decrease in bills receivable	1,715 00
Increase in premiums uncollected	\$14,755 28
Appreciation in value of bonds owned	19,263 49
Balance	301,349 28
Total	<u>\$335,368 05</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year,	\$109,807,746 00	\$1,515,885 00
Risks written during the year	139,514,781 00	1,581,504 34
Total risks and premiums	\$249,322,527 00	\$3,097,389 34
Deduct those expired and marked off as terminated.	134,496,853 00	1,539,590 16
Amount in force at the end of the year.	<u>\$114,825,674 00</u>	<u>\$1,557,799 18</u>
Amount in force—		
Having not more than one year to run	\$88,392,124 00	\$1,198,494 00
Having more than one, and not more than three, years to run,	20,359,194 00	273,455 89
Having more than three years to run	6,074,356 00	85,849 29

General Interrogatories.

Total premiums received since commencement of business in United States .	\$10,630,775 00
Total losses paid in United States	7,899,602 00
Total losses incurred during the year.	746,394 29

Amount deposited in various States for the benefit of policy-holders of those

States	\$141,000 00
In the State of Oregon	\$50,000 00
In the State of Virginia	81,000 00
In the State of Alabama	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$2,104,462 00
Premiums received	32,386 17
Losses incurred	4,237 76
Losses paid	8,927 86
Paid for taxes	733 41

QUEEN INSURANCE COMPANY.

(Located in Liverpool, England.)

BUSINESS OF THE UNITED STATES BRANCH.

(Principal Office 214 and 216 Broadway, New York.)

WM. H. ROSS, *Manager.*

Amount deposited in the State of New York for all policy-holders in the United States, as per certificate filed in this office	\$200,000 00
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ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$1,070,000 00	\$1,274,900 00
Alabama certificates	10,000 00	3,000 00
Total par and market value.	\$1,080,000 00	\$1,277,900 00
Cash in bank—National Park Bank, New York.		54,105 63
Premiums in due course of collection		16,951 79
Total admitted Assets.		\$1,348,957 42

Items Unadmitted.

Office furniture	\$3,930 71
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LIABILITIES.

Losses in process of adjustment.	\$38,239 71
Losses resisted.	22,872 90
Gross amount of unpaid losses.	\$61,112 61
Deduct reinsurance thereon.	1,058 19

Net amount of unpaid losses	\$60,054 42
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Reinsurance at 50 per cent. of premiums on fire risks under one year	\$423,755 54	
Reinsurance <i>pro rata</i> on fire risks running more than one year	31,336 61	
Amount required to safely reinsure all outstanding risks		\$455,092 15
Due for rents		2,000 00
Brokerage and other charges due		535 84
Total Liabilities		\$517,682 41
Excess of assets over liabilities	\$831,275 08	

INCOME.

Gross cash received for premiums	\$1,070,498 82	
Deduct reinsurance, rebate, and return premiums	108,235 82	
Net cash received for premiums		\$962,263 00
Interest on bonds		1,858 32
Total cash Income		\$964,121 32

EXPENDITURES.

Gross cash paid for losses	\$455,407 73	
Deduct salvage and reinsurance	5,232 90	
Net cash paid for losses		\$450,174 83
Paid for commissions or brokerage		144,167,41
Paid for salaries, fees, and other charges of officers		41,350 94
Paid for taxes		22,221 63
Printing, advertising, and supplies		49,086 24
Total cash Expenditures		\$707,001 05

BALANCE SHEET.

Assets at beginning of year	\$1,141,287 64	Expenditures as above stated	\$707,001 05
Income as above stated	964,121 32	Balance as per schedule	49,450 49
Total	\$2,105,408 96	Assets at end of year	1,348,957 42
		Total	\$2,105,408 96

Schedule.

Amount remitted to home office		\$59,325 49
Appreciation of bonds	\$9,875 00	
Balance	49,450 49	
Total	\$59,325 49	\$59,325 49

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$72,559,951 00	\$956,046 33
Risks written during the year	91,637,227 00	1,073,023 07
Total risks and premiums	\$164,197,178 00	\$2,029,069 40
Deduct those expired and marked off as terminated	88,401,480 00	1,104,484 84
Gross amount in force at the end of the year	\$75,795,698 00	\$924,584 56
Deduct amount reinsured	1,081,285 00	14,400 27
Net amount in force at the end of the year	\$74,714,413 00	\$910,184 29

Amount in force—

Having not more than one year to run.	\$70,178,199 00	\$847,511 07
Having more than one, and not more than three, years to run,	3,113,736 00	39,790 71
Having more than three years to run.	1,422,478 00	22,882 51

General Interrogatories.

Total premiums received since commencement of business in United States	\$5,879,684 00
Total losses paid in the United States	3,735,624 00
Total losses incurred during the year	461,684 00

Business in Kentucky During the Year.

Fire risks taken	\$1,602,031 00
Premiums received	25,959 27
Losses incurred	4,606 94
Losses paid	4,496 94
Paid for taxes	751 10

ROYAL INSURANCE COMPANY.

(Located in Liverpool, England.)

BUSINESS OF THE UNITED STATES BRANCH.

BARBEE & CASTLEMAN, Managers of Kentucky Department.

Amount deposited in the State of New York for all policy-holders in the

United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds	\$1,705,000 00	\$2,075,543 75
Alabama bonds	10,000 00	5,000 00
Total par and market value.	\$1,715,000 00	\$2,080,543 75
Interest due and accrued thereon, not included in market value		41,040 00
Cash in bank.		183,183 27
Gross premiums in due course of collection		143,647 51
Total admitted Assets.		\$2,448,414 53

LIABILITIES.

Losses adjusted and unpaid.	\$24,365 68	
Losses in process of adjustment.	38,608 56	
Losses resisted.	23,600 00	
		<hr/>
Amount of unpaid losses		\$86,574 24
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$712,161 67	
Reinsurance <i>pro rata</i> on fire risks running more than one year	394,646 60	
		<hr/>
Amount required to safely reinsure all outstanding risks		1,106,808 27
Amount reclaimable on perpetual fire risks		14,527 05
Liabilities, except capital, under life insurance or other special department		122,625 00
Brokerage, taxes, and return premiums due.		30,311 66
		<hr/>
Total Liabilities		\$1,360,846 22
Excess of assets over liabilities	\$1,087,568 31	

INCOME.

Gross cash received for premiums.	\$1,915,867 66	
Deduct reinsurance, rebate, and return premiums	231,635 01	
		<hr/>
Net cash received for premiums		\$1,684,232 65
Interest on bonds, including dividends on stocks.		80,050 29
Received for rents.		681 82
		<hr/>
Total cash Income		\$1,764,964 76

EXPENDITURES.

Gross cash paid for losses.	\$764,838 68	
Deduct salvage and reinsurance	7,062 74	
		<hr/>
Net cash paid for losses		\$757,775 94
Paid for commissions or brokerage.		284,317 85
Paid for salaries, fees, and other charges of officers.		101,163 84
Paid for taxes.		40,960 79
Printing, advertising, and supplies.		67,095 26
		<hr/>
Total cash Expenditures.		\$1,251,313 68

BALANCE SHEET.

Assets at beginning of year	\$2,138,570 30	Expenditures as above stated	\$1,251,313 68
Income as above stated	1,764,964 70	Balance as per schedule	203,806 91
		Assets at end of year	2,448,414 53
		<hr/>	
Total	\$3,903,535 12	Total.	\$3,903,535 12

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$153,951,083 00	\$2,154,733 47
Risks written during the year	167,327,803 00	1,908,066 33
Total risks and premiums	\$321,278,886 00	\$4,062,799 80
Deduct those expired and marked off as terminated	160,177,973 00	1,827,590 70
Gross amount in force at the end of the year	\$161,100,913 00	\$2,235,209 10
Deduct amount reinsured	6,153,598 00	59,571 75
Net amount in force at the end of the year	\$154,947,315 00	\$2,175,637 35
Amount in force—		
Having not more than one year to run	\$112,101,105 00	\$1,424,323 34
Having more than one, and not more than three, years to run,	32,615,882 00	576,650 21
Having more than three years to run	9,656,625 00	159,372 17
Perpetual risks and premiums	573,703 00	15,291 63

General Interrogatories.

Amount deposited in various States for the benefit of policy-holders of those States	\$80,000 00
In the State of Virginia	\$50,000 00
In the State of Tennessee	20,000 00
In the State of Alabama	10,000 00

Business in Kentucky During the Year.

Fire risks taken	\$3,543,605 00
Premiums received	62,204 78
Losses incurred	17,107 18
Losses paid	23,156 65
Paid for taxes	1,543 29

ROYAL CANADIAN INSURANCE COMPANY.

(Located in Montreal, Canada.)

J. F. SINCENNES, *President.*ARTHUR GAGNON, *Secretary.*

BUSINESS OF THE UNITED STATES BRANCH.

Amount deposited in the State of New York for all the policy-holders in the

United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$450,000 00	\$530,962 50	
New York Central and Hudson Railroad bonds	30,000 00	36,000 00	
New York and Harlem Railroad registered bonds	10,000 00	11,500 00	
Harlem Railroad registered bonds	10,000 00	11,550 00	
Total par and market value	<u>\$500,000 00</u>	<u>\$590,012 50</u>	
Interest due and accrued thereon, not included in market value			\$590,012 50
Cash in bank—Agency Bank of Montreal, New York			12,950 00
Premiums in due course of collection			9,869 47
Total admitted Assets			<u>181,677 33</u>
			<u>\$794,509 30</u>

LIABILITIES.

Amount of unpaid losses		\$117,983 18
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$337,609 52	
Reinsurance <i>pro rata</i> on fire risks running more than one year	28,208 33	
Reinsurance at 50 per cent. on inland navigation risks	6,160 48	
Amount required to safely reinsure all outstanding risks		<u>371,978 33</u>
Total Liabilities		<u>\$489,961 51</u>
Excess of assets over liabilities	\$304,547 79	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$600,750 05	\$89,484 90	
Deduct reinsurance, rebate, and return premiums	8,641 85	2,042 36	
Net cash received for premiums	<u>\$592,108 20</u>	<u>\$87,442 54</u>	
Interest on bonds			\$679,550 74
Total cash Income			<u>18,854 35</u>
			<u>\$698,405 09</u>

EXPENDITURES.

	FIRE.	INLAND.	
Cash paid for losses	<u>\$184,310 28</u>	<u>\$24,390 94</u>	
			<u>\$208,701 22</u>

Paid for commissions or brokerage	\$134,328 63
Paid for salaries, fees, and other charges of officers	37,104 20
Paid for taxes	10,443 45
Printing, advertising, and supplies	104,465 48
Total cash Expenditures	<u>\$495,042 98</u>

BALANCE SHEET.

Assets at beginning of year	\$416,198 72	Expenditures as above stated	\$495,042 98
Income as above stated	698,405 09	Assets at end of year	794,509 30
Balance as per schedule	174,948 47		
Total	<u>\$1,289,552 28</u>	Total	<u>\$1,289,552 28</u>

Schedule.

Increase in uncollected premiums	\$153,226 21		
Increase in accrued interest	9,116 67		
Increase in value of bonds	12,605 59		
Balance			<u>\$174,948 47</u>
Total	<u>\$174,948 47</u>		<u>\$174,948 47</u>

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$22,095,010 00	\$308,157 87
Risks written during the year	61,218,450 00	753,976 26
Total risks and premiums	\$83,313,460 00	\$1,062,134 13
Deduct those expired and marked off as terminated	27,414,417 00	335,960 73
Gross amount in force at the end of the year	\$55,899,043 00	\$726,173 40
Deduct amount reinsured	705,105 00	8,641 85
Net amount in force at the end of the year	<u>\$55,193,938 00</u>	<u>\$717,531 55</u>

Amount in force—

Having not more than one year to run	\$46,715,319 00	\$675,219 05
Having more than one, and not more than three, years to run,	7,552,977 00	37,879 69
Having more than three years to run	925,642 00	4,432 81

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$10,000 00	\$1,500 00
Risks written during the year	6,940,500 00	89,484 90
Total risks and premiums	\$6,950,500 00	\$90,984 90
Deduct those expired and marked off as terminated	6,142,278 00	76,621 58
Gross amount in force at the end of the year	\$808,222 00	\$14,363 32
Deduct amount reinsured	170,570 00	2,042 36
Net amount in force at the end of the year	<u>\$637,652 00</u>	<u>\$12,320 96</u>

General Interrogatories.

Total premiums received since commencement of business in the United States,	\$1,153,119 03
Total losses paid in the United States	<u>208,701 22</u>

Business in Kentucky During the Year.

Fire risks taken	\$60,978 50
Premiums received	7,713 16
Paid for taxes	144 88

SCOTTISH COMMERCIAL INSURANCE COMPANY.

(Located in Glasgow, Scotland.)

BUSINESS OF THE UNITED STATES BRANCH.

*(Principal Office 176 Broadway, New York.)*EDGAR W. CROWELL, AND W. T. READ, *Managers.*

Amount deposited in the State of New York for all policy-holders in the
United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. registered bonds.	\$436,000 00	\$519,770 00	\$519,770 00
Cash in office of company			2,281 92
Cash in bank—Mechanics' National Bank, New York			9,666 17
Gross premiums in due course of collection			41,138 89
Salvage property and claims			4,961 32
Total admitted Assets.			\$577,818 30

LIABILITIES.

Losses adjusted and unpaid.	\$22,549 46	
Losses in process of adjustment	7,365 83	
Gross amount of unpaid losses	\$29,915 29	
Deduct salvage and reinsurance.	2,640 30	
Net amount of unpaid losses		\$27,274 99
Reinsurance at 50 per cent. of premiums on fire risks under one year.	\$151,798 35	
Reinsurance <i>pro rata</i> on fire risks running more than one year.	26,587 44	
Amount required to safely reinsure all outstanding risks		178,385 79
Due and accrued for salaries, rents, advertising, &c.		9,521 23
Brokerage and other charges due		7,583 74
Total Liabilities		\$222,765 75
Excess of assets over liabilities.	\$355,052 55	

INCOME.

Gross cash received for premiums.	\$359,033 17	
Deduct reinsurance, rebate, and return premiums	34,769 45	
Net cash received for premiums		\$324,263 72
Interest on bonds		27,229 79
Total cash Income		\$351,493 51

EXPENDITURES.

Cash paid for losses	\$151,280 24
Paid for commissions or brokerage	62,540 54
Paid for salaries, fees, and other charges of officers	23,782 34
Paid for taxes	10,335 45
Printing, advertising, and supplies	26,089 40
Total cash Expenditures	\$274,027 97

BALANCE SHEET.

Assets at beginning of year	\$484,408 45	Expenditures as above stated	\$274,027 97
Income as above stated	351,493 51	Assets at end of year	577,818 30
Balance as per schedule	15,944 31		
Total	\$851,846 27	Total	\$851,846 27

Schedule.

Appreciation in bonds	\$3,582 50		
Increase in uncollected premiums	11,816 78		
Due from other companies but omitted in 1874	545 03		
Balance			\$15,944 31
Total	\$15,944 31		\$15,944 31

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$17,282,974 00	\$202,144 00
Risks written during the year	30,414,520 00	346,096 87
Total risks and premiums	\$47,697,494 00	\$548,240 87
Deduct those expired and marked off as terminated	21,134,535 00	193,912 19
Gross amount in force at the end of the year	\$26,562,959 00	\$354,328 68
Deduct amount reinsured	715,331 00	8,863 90
Net amount in force at the end of the year	\$25,847,628 00	\$345,464 78
Amount in force—		
Having not more than one year to run	\$22,752,029 00	\$303,596 78
Having more than one, and not more than three, years to run,	2,250,381 00	28,947 70
Having more than three years to run	845,218 00	12,920 30

General Interrogatories.

Total premiums received since commencement of business in the United States,	\$678,447 59
Total losses paid in the United States	260,520 25
Total losses incurred during the year	159,602 73

Business in Kentucky During the Year.

Fire risks taken	\$706,980 00
Premiums received	10,055 28
Losses incurred	1,723 60
Losses paid	1,811 15
Paid for taxes	325 51

WESTERN ASSURANCE COMPANY.

(Located in Toronto, Canada.)

JOHN McMURRICH, *President.*F. G. C. LOVELACE, *Secretary.*

BUSINESS OF THE UNITED STATES BRANCH.

Amount deposited in the State of New York for all policy-holders in the

United States, as per certificate filed in this office \$200,000 00

ASSETS.

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5-20 registered bonds.	\$256,000 00	\$329,233 75	
Province of Quebec bonds	107,066 66	105,460 66	
Total par and market value.	<u>\$363,066 66</u>	<u>\$434,694 41</u>	\$434,694 41
Interest due and accrued thereon, not included in market value			3,390 00
Cash in bank—Canadian Bank of Commerce, New York.		\$12,527 00	
Corn Exchange National Bank, Chicago		21,618 04	
Farmers and Mechanics' National Bank, Buffalo.		5,076 95	
			<u>39,221 99</u>
Gross premiums in due course of collection			37,746 55
Bills receivable taken for premiums			14,653 31
Total admitted Assets			<u>\$529,706 26</u>

LIABILITIES.

Losses in process of adjustment.		\$24,240 47
Reinsurance at 50 per cent. of premiums on fire risks under one year	\$175,942 09	
Reinsurance <i>pro rata</i> on fire risks running more than one year	13,887 18	
Reinsurance at 50 per cent. on inland navigation risks.	1,778 00	
Amount required to safely reinsure all outstanding risks		191,607 27
Brokerage and other charges due		7,908 10
Total Liabilities		<u>\$223,755 84</u>
Excess of assets over liabilities	\$305,950 42	

INCOME.

	FIRE.	INLAND.	
Gross cash received for premiums	\$380,557 83	\$48,342 56	
Deduct reinsurance, rebate, and return premiums	31,928 12	5,648 86	
Net cash received for premiums	<u>\$348,629 71</u>	<u>\$42,693 70</u>	\$391,323 41
Interest on bonds			10,567 55
Total cash Income			<u>\$401,890 96</u>

EXPENDITURES.

	FIRE.	INLAND.	
Gross cash paid for losses	\$119,280 99	\$59,580 10	
Deduct salvage and reinsurance		4,595 24	
Net cash paid for losses	<u>\$119,280 99</u>	<u>\$54,984 86</u>	\$174,265 85
Paid for commissions or brokerage			74,927 41
Paid for salaries and other expenses			21,614 19
Paid for taxes			2,772 84
Total cash Expenditures			<u>\$273,580 29</u>

BALANCE SHEET.

Assets at beginning of year	\$326,612 99	Expenditures as above stated	\$273,580 29
Income as above stated	401,890 96	Assets at end of year	529,706 26
Balance as per schedule	<u>74,782 60</u>		
Total	<u>\$803,286 55</u>	Total	<u>\$803,286 55</u>

NOTE.—No schedule furnished by the company.

MISCELLANEOUS.

Risks and Premiums.

	FIRE RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$8,977,347 00	\$135,131 50
Risks written during the year	<u>34,615,149 00</u>	<u>419,232 59</u>
Total risks and premiums	\$43,592,496 00	\$554,364 09
Deduct those expired and marked off as terminated	<u>15,436,467 00</u>	<u>180,297 28</u>
Amount in force at the end of the year	<u>\$28,156,029 00</u>	<u>\$374,066 81</u>

Amount in force—

Having not more than one year to run	\$26,431,915 00	\$351,884 19
Having more than one, and not more than three, years to run,	<u>1,724,114 00</u>	<u>22,182 62</u>

	INLAND RISKS.	PREMIUMS.
Risks in force at the beginning of the year	\$61,000 00	\$4,162 50
Risks written during the year	<u>6,878,034 00</u>	<u>56,279 28</u>
Total risks and premiums	\$6,939,034 00	\$60,441 78
Deduct those expired and marked off as terminated	<u>6,885,734 00</u>	<u>56,885 78</u>
Amount in force at the end of the year	<u>\$53,300 00</u>	<u>\$3,556 00</u>

General Interrogatories.

Total premiums received since commencement of business in United States,	\$726,452 77
Total losses paid in United States	<u>275,728 66</u>

Business in Kentucky During the Year.

Fire risks taken	\$416,700 00
Premiums received	5,607 23
Losses incurred	21 54
Losses paid	<u>21 54</u>

ACCIDENT INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS ON FILE
IN THIS BUREAU, OF THE ACCIDENT INSURANCE COM-
PANIES OF OTHER STATES AUTHORIZED TO DO
BUSINESS IN THE STATE OF KENTUCKY, SHOW-
ING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1875.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1866; commenced business October, 1866.)

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Loans on bond and mortgage.	\$62,800 00
Interest accrued thereon	1,739 96
Value of lands mortgaged	\$182,850 00
Buildings (insured for \$12,000 00)	18,000 00
Total value of mortgaged premises	\$200,850 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
Connecticut 6 per cent. bonds	\$100,000 00	\$104,000 00	
Dayton and Western Railroad bonds	15,000 00	11,550 00	
Urbana, Illinois, Township bonds	4,000 00	4,000 00	
City National Bank, Hartford, stock	4,300 00	4,687 00	
Security Insurance Company stock	5,000 00	5,000 00	
New York, New Haven and Hartford Railroad stock	10,000 00	14,500 00	
Total par and market value	\$138,300 00	\$143,737 00	
Interest due and accrued thereon not included in market value			3,690 00
Cash in office of company			293 76
Cash in bank—Connecticut River Banking Company.			14,410 56
Premiums in due course of collection			16,776 38
Total admitted Assets			\$243,447 66

Item Unadmitted.

Inspecting apparatus.	\$2,400 00
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LIABILITIES.

Losses in process of adjustment.	\$4,870 00
Amount required to safely reinsure all outstanding risks	31,815 71
Liabilities, except paid-up capital and net surplus	\$36,685 71
Paid-up capital	200,000 00
Net surplus	6,761 95
Total Liabilities	\$243,447 66
Surplus as regards policy-holders	\$206,761 95

INCOME.

Gross cash received for premiums	\$133,429 20
Deduct reinsurance, rebate, and return premiums	8,798 46
Net cash received for premiums	\$124,630 74
Interest on bonds, including dividends on stocks.	15,064 78
Received for inspection of steam boilers	57,183 94
Total cash Income	\$196,879 46

EXPENDITURES.

Cash paid for losses	\$18,368 24
Cash dividends paid	20,000 00
Paid for commissions or brokerage	47,462 19
Paid for salaries, fees, and other charges of officers	11,445 83
Paid for taxes	2,440 40
Inspection expenses, office expenses, &c.	88,615 69
Total cash Expenditures	\$188,332 35

BALANCE SHEET.

Assets at beginning of year.	\$235,685 45	Expenditures as above stated	\$188,332 35
Income as above stated	196,879 46	Balance as per schedule	784 90
Total	\$432,564 91	Assets at end of year	243,447 66
		Total	\$432,564 91

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks and Premiums.

	RISKS.	PREMIUMS.
Risks in force at the beginning of the year.	\$14,682,443 00	\$123,775 79
Risks written during the year	14,913,695 00	132,104 52
Total risks and premiums	\$29,596,138 00	\$255,880 31
Deduct those expired and marked off as terminated.	15,180,689 00	128,617 46
Amount in force at the end of the year.	\$14,415,449 00	\$127,262 85

General Interrogatories.

Total premiums received from organization of the company to date	\$953,614 69
Total losses paid from organization to date	61,248 98
Total cash dividends declared since the company commenced business.	77,250 00
Total losses incurred during the year.	19,845 20
Total amount of company's stock owned by the directors, at par value	39,440 00
Total dividends declared and indorsed on stock notes	90,000 00
Amount deposited in Connecticut for the benefit of all policy-holders of the company	100,000 00
Number of boilers under care of company	8,705

Business in Kentucky During the Year.

Risks taken	\$27,500 00
Premiums received	242 57
Received for inspections	105 88
Paid for taxes	9 34

RAILWAY PASSENGERS' ASSURANCE COMPANY.

*(Located in Hartford, Connecticut. Incorporated May, 1865; commenced business February, 1866.)*JAMES G. BATTERSON, *President.*CHAS. E. WILLARD, *Secretary.*

CAPITAL.

Paid up in cash \$300,000 00

ASSETS.

Loans on bond and mortgage \$76,000 00
 Interest accrued thereon 1,158 31
 Value of lands mortgaged \$126,720 00
 Buildings (insured for \$30,000 00) 57,000 00

Total value of mortgaged premises \$183,720 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. registered bonds	\$50,000 00	\$59,625 00
U. S. 5-20 bonds	14,500 00	17,552 50
Connecticut registered bonds	50,000 00	54,000 00
Connecticut 6 per cent. coupon bonds	2,500 00	2,700 00
Hartford City bonds	11,000 00	11,000 00
Springfield City, Illinois, bonds	2,000 00	2,000 00
Chicago Water Loan bonds	10,000 00	10,300 00
J. C. & C. E. Geisendorff bonds	10,000 00	10,000 00
Southern Minnesota Railroad bonds	10,000 00	7,000 00
North Missouri Railroad bonds	10,000 00	9,200 00
Milwaukee and St. Paul Railroad bonds	10,000 00	9,400 00
Lake Shore Railroad bonds	1,000 00	1,000 00
Dubuque and Sioux City Railroad bonds	10,000 00	10,800 00
Hartford, Providence, and Fishkill Railroad bonds	5,000 00	5,000 00
Shoe and Leather National Bank, New York, stock	6,600 00	10,296 00
American Exchange National Bank, New York, stock	10,000 00	11,600 00
Merchants' Exchange National Bank, New York, stock	8,000 00	8,320 00
Fourth National Bank, New York, stock	10,000 00	9,700 00
City National Bank, Hartford, stock	20,000 00	22,000 00
Hartford Trust Company stock	11,300 00	12,430 00
Connecticut Trust Company stock	15,000 00	14,850 00
L. S. and M. S. Railroad stock	42,000 00	25,095 00
N. Y. C. and H. R. Railroad stock	10,000 00	10,475 00
N. Y., N. H., and H. Railroad stock	25,000 00	36,250 00
C., R. I. and P. Railroad stock	10,000 00	10,500 00

Total par and market value \$363,900 00 \$381,093 50

Cash in office of company 387 61
 Cash in bank—City National, Hartford 17,121 81
 Tax due from non-resident stockholders 1,301 00

Total admitted Assets \$477,062 23

Items Unadmitted.

Cash in hands of agents \$5,000 00

LIABILITIES.

Losses in process of adjustment \$12,000 00
 Losses resisted 14,000 00

Amount of unpaid losses \$26,000 00

Amount required to safely reinsure all outstanding risks	\$15,000 00
Due and accrued for salaries, rents, advertising, &c.	210 00
Other charges due.	90 00

Liabilities, except paid-up capital and net surplus.	\$41,300 00
Paid-up capital	300,000 00
Net surplus	135,762 23

Total Liabilities	\$477,062 23
Surplus as regards policy-holders	\$435,762 23

INCOME.

Cash received for premiums	\$86,517 37
Interest on bonds, including dividends on stocks.	33,974 22
Total cash Income	\$120,491 59

EXPENDITURES.

Cash paid for losses	\$7,016 93
Cash dividends paid	30,000 00
Paid for commissions or brokerage.	26,433 00
Paid for salaries, fees, and other charges of officers	20,322 05
Paid for taxes.	5,615 72
Printing, advertising, supplies, &c.	20,048 52
Total cash Expenditures.	\$109,436 22

BALANCE SHEET.

Assets at beginning of year	\$461,351 69	Expenditures as above stated	\$109,436 22
Income as above stated	120,491 59	Assets at end of year	477,062 23
Balance as per schedule	4,655 17		
Total.	\$586,498 45	Total.	\$586,498 45

NOTE.—Schedule furnished by the company not satisfactory.

MISCELLANEOUS.

Risks written during the year (estimated)	\$561,195,000 00
Amount in force at the end of the year (estimated)	4,245,000 00
Total premiums received from organization of the company to date	1,461,109 68
Total losses paid from organization to date.	304,031 27
Total cash dividends declared since the company commenced business	195,520 00
Total losses incurred during the year	7,016 93
Total amount of company's stock owned by the directors, at par value	38,300 00
Total amount loaned to stockholders not officers	13,000 00
Amount deposited in Connecticut for the benefit of all policy-holders of the company	100,000 00

Business in Kentucky During the Year.

Premiums received	\$1,555 05
Losses paid	15 00
Paid for taxes	319 22

TRAVELERS' INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1863; commenced business April, 1864.)

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

CAPITAL.

Paid up in cash	\$600,000 00
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ASSETS.

Loans on bond and mortgage	\$219,900 00
Interest due and accrued thereon	8,723 00
Value of lands mortgaged.	\$419,467 00
Buildings (insured for \$82,300 00).	158,632 00
Total value of mortgaged premises	\$578,099 00

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. bonds	\$307,000 00	\$374,570 00	
Connecticut State bonds	45,000 00	45,450 00	
Tennessee State bonds	32,000 00	12,910 00	
Virginia State bonds	26,100 00	18,270 00	
West Virginia State certificates	13,000 00	1,170 00	
Elizabeth City bonds	10,000 00	9,300 00	
Chicago Water Loan bonds	20,000 00	20,600 00	
Michigan Southern and North. Indiana R. R. bonds	10,000 00	10,100 00	
Indianapolis and Cincinnati Railroad bonds	13,000 00	11,440 00	
Chicago and Northwestern Railroad bonds	10,000 00	10,000 00	
Hartford, Providence, and Fishkill Railroad bonds	15,000 00	15,150 00	
New Jersey Central Railroad bonds	3,000 00	3,300 00	
N. Y., N. H. and Hartford Railroad stock	20,000 00	20,400 00	
Lake Shore and Michigan Southern Railroad stock	14,000 00	8,400 00	
New Jersey Central Railroad stock	10,000 00	10,600 00	
N. Y. Central and Hudson River Railroad stock	10,000 00	10,400 00	
Delaware and Lackawana and Western Railroad stock.	10,000 00	12,000 00	
American National Bank, Hartford, stock.	11,400 00	17,100 00	
City National Bank stock	20,000 00	22,000 00	
Phoenix National Bank stock.	18,000 00	29,160 00	
Farmers and Mechanics' National Bank stock.	25,000 00	33,750 00	
Mercantile National Bank stock	10,000 00	13,000 00	
Hartford National Bank stock	30,000 00	48,600 00	
New Britain National Bank stock	10,000 00	13,000 00	
Fourth National Bank, New York, stock	15,000 00	14,250 00	
Nassau National Bank, New York, stock	10,000 00	10,300 00	
Hartford Trust Company stock	12,500 00	13,750 00	
Railway Passengers' Assurance Company stock	60,400 00	60,400 00	
Total par and market value.	\$790,400 00	\$878,370 00	878,370 00
Cash in office of company			984 91
Cash in bank.			40,076 43
Total admitted Assets			\$1,148,054 34

LIABILITIES.

Losses in process of adjustment.	\$55,500 00
Losses resisted	38,000 00
Amount of unpaid losses.	\$93,500 00

Amount required to safely reinsure all outstanding risks	\$169,417 45
Due and accrued for salaries, rents, advertising, &c.	5,000 00

Liabilities, except paid-up capital and net surplus	\$267,917 45
Paid-up capital	600,000 00
Net surplus	280,136 89

Total Liabilities	\$1,148,054 34
Surplus as regards policy-holders	\$880,136 89

INCOME.

Cash received for premiums	\$596,979 54
Interest on bonds, including dividends on stocks	71,396 80
Interest on other debts due the company	1,308 15
Discount on claims paid in advance	137 46
Total cash Income	\$669,821 95

EXPENDITURES.

Cash paid for losses	\$188,813 23
Cash dividends paid	66,000 00
Paid for commissions or brokerage	169,487 69
Paid for salaries, fees, and other charges of officers	82,614 87
Paid for taxes	8,518 27
Printing, advertising, supplies, &c.	68,153 87
Paid for rent	17,977 18
Total cash Expenditures	\$601,565 11

BALANCE SHEET.

Assets at beginning of year	\$1,064,376 80	Expenditures as above stated	\$601,565 11
Income as above stated	669,821 95	Assets at end of year	1,148,054 34
Balance as per schedule	15,420 70		
Total	\$1,749,619 45	Total	\$1,749,619 45

Schedule.

Appreciation of securities	\$9,544 50		
Increase in accrued interest	3,260 48		
Premium on bonds sold	2,615 72		
Balance		\$15,420 70	
Total	\$15,420 70	\$15,420 70	

MISCELLANEOUS.

ACCIDENT RISKS.

Risks in force at the beginning of the year	\$96,294,200 00
Risks written during the year	100,224,000 00
Total risks and premiums	\$196,518,200 00
Deduct those expired and marked off as terminated	105,781,650 00
Amount in force at the end of the year	\$90,736,550 00

General Interrogatories.

Total premiums received from organization of the company to date	\$6,589,595 90
Total losses paid from organization to date	2,269,222 39
Total cash dividends declared since the company commenced business . . .	486,000 00
Total losses incurred during the year	230,097 47
Total amount of company's stock owned by the directors, at par value . . .	82,000 00
Total dividends declared, payable in stock	200,900 00
Total amount loaned to officers and directors	12,500 00
Amount deposited in various States for the benefit of all policy-holders of the company	370,000 00

Business in Kentucky During the Year.

Accident risks taken	\$739,500 00
Premiums received	3,675 37
Losses incurred	710 72
Losses paid	710 72
Paid for taxes	393 13

LIFE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS
ON FILE IN THIS BUREAU, OF THE LIFE INSURANCE
COMPANIES AUTHORIZED TO DO BUSINESS IN THE
STATE OF KENTUCKY, SHOWING THEIR CONDI-
TION ON THE 31ST DAY OF DECEMBER, 1875.

SOUTHERN MUTUAL LIFE INSURANCE COMPANY.

(Located in Louisville, Kentucky. Incorporated February, 1866; commenced business June, 1866. A mixed Company.)

JOHN B. TEMPLE, *President.*

L. T. THUSTIN, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Value of real estate owned	\$9,470 00
Loans on bond and mortgage	396,615 67
Interest due and accrued thereon	15,022 64

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
L., C. and L. 1st mortgage Railroad bonds	\$70,000 00	\$52,500 00	
City of Louisville 7 per cent. bonds	50,000 00	49,500 00	
City of Louisville Wharf bonds	15,000 00	13,550 00	
	\$135,000 00	\$115,550 00	
Total par and market value			115,550 00

Interest due and accrued thereon, not included in market value	13,235 00
Premium notes and loans on policies now in force	251,351 31
Interest due thereon	7,530 99
Cash in office of company	1,033 98
Cash in bank	17,475 08
Gross premiums due and uncollected	\$8,531 62
Gross deferred quarterly and semi-annual premiums	2,963 40
	\$11,495 02
Total	\$11,495 02
Amount deducted to reduce to net values charged on account of these premiums,	2,873 75

Net amount of uncollected and deferred premiums	8,621 27
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Total admitted Assets	\$835,905 94
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Items Unadmitted.

Company's own stock	\$2,600 00
Furniture, fixtures, and safe	2,432 85
Agents' balances	637 90
Bills receivable	1,127 73
Sundry ledger balances	3,727 73
	\$10,526 26
Total	\$10,526 26

LIABILITIES.

Death losses and endowments in process of adjustment	\$10,000 00
Death losses and other policy-claims resisted	7,500 00

Total policy-claims	\$17,500 00
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Net present value of all policies in force December 31, 1875, as computed in this Bureau, according to the American Experience Table of Mortality, with

4½ per cent. interest.	\$680,122 00
Deduct net value of risks reinsured.	1,092 00

Net reinsurance reserve	\$679,030 00
Other liabilities	1,379 87
Liabilities as to policy-holders	\$697,909 87
Surplus as to policy-holders.	137,996 07
Total Liabilities	\$835,905 94

INCOME.

Cash received for premiums without deductions for expense	\$160,690 61
Premiums paid by surrendered policies.	17,646 37

Total cash premium income	\$178,336 98
Interest on cash loans	\$31,351 91
Interest on bonds	4,400 00
Interest on premium notes or loans	12,042 87
Interest on other debts due the company	1,102 07
Discount on claims paid in advance.	164 79
Total interest and dividend income	49,061 64
Total cash income	\$227,398 62
Notes taken in part payment of premiums	30,208 63
Total Income	\$257,607 25

EXPENDITURES.

Paid for death losses and policy-claims	\$52,707 00
Dividends applied in payment of premiums	31,373 42
Paid on policies surrendered	19,093 64

Total cash paid to policy-holders	\$103,174 06
Paid for dividends to stockholders	\$11,640 92
Paid for commissions to agents on first and renewal premiums	10,636 42
Paid for salaries, traveling and office expenses of agents	11,000 49
Paid for medical examiners' fees	2,437 60
Paid for salaries and other compensation of officers and employees	11,131 22
Total pay account	46,846 65
Paid for taxes	\$1,672 11
Paid for rents	1,784 95
Paid for advertising, printing, stationery, &c.	1,449 23
Profit and loss.	1,279 14
Incidental expenses	3,421 92
Total miscellaneous expenditures	9,607 35
Total cash expenditures	\$159,628 06

Notes and other premium obligations—

Used in payment of losses and claims.	\$3,343 00
Used in purchase of policies surrendered and voided by lapse	19,465 65
Used in payment of dividends to policy-holders	445 29
Total premium note expenditures.	<u>\$23,253 94</u>
Total Expenditures	<u><u>\$182,882 00</u></u>

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . .	\$245,615 62
Premium notes and other premium obligations received during the year	30,208 63
Total.	<u>\$275,824 25</u>
Deductions during the year—	
Used in payment of losses and claims.	\$3,343 00
Used in purchase of policies surrendered and voided by lapse.	19,465 65
Used in payment of dividends to policy-holders	445 29
Redeemed by maker in cash	1,219 00
Total reduction of premium note account	<u>24,472 94</u>
Balance note assets at end of year	<u><u>\$251,351 31</u></u>

BALANCE SHEET.

Assets at beginning of year	\$752,005 24	Expenditures as above stated.	\$182,882 00
Income as above stated	257,607 25	Assets at end of year.	835,905 94
Balance as per schedule	9,175 45		
Total	<u>\$1,018,787 94</u>	Total.	<u><u>\$1,018,787 94</u></u>

Schedule.

Appreciation of bonds.	\$5,400 00		
Increase in interest due and accrued.	9,238 69		
Miscellaneous.	2,694 56		
Decrease in uncollected premiums			\$2,724 04
Increase in items not admitted			5,433 76
Balance			<u>9,175 45</u>
Total	<u>\$17,333 25</u>		<u><u>\$17,333 25</u></u>

MISCELLANEOUS.

Number of policies in force December 31st, 1875	2,197		
Number of policies in force December 31st, 1874.	2,166		
Increase during the year	31		
Amount insured December 31st, 1875		\$5,560,310 00	
Amount insured December 31st, 1874		5,820,923 00	
Decrease during the year.		260,613 00	
Income during the year		257,607 25	
Expenditures during the year.		182,882 00	
Excess of income over expenditures		74,725 25	
Policies issued during the year	391, insuring	644,307 00	
Old policies revived during the year	10, "	39,000 00	
Additions by dividends during the year	"	1,870 00	

Policies ceased during the year by death or maturity	25, insuring	\$66,550 00
Policies ceased during the year by change	4, "	24,000 00
Policies ceased during the year by lapse	207, "	505,810 00
Policies ceased during the year by surrender	90, "	278,430 00
Policies issued during the year but not taken	44, "	71,000 00
Total policies ceased and not taken	370, "	945,790 00

The premiums charged by this company are based on the American Experience Table of Mortality, with 4 per cent. interest.

Business in Kentucky.

Policies in force December 31, 1874.	1,884, insuring	\$5,227,806 00
Policies issued during the year	300, "	513,357 00
Total.	2,184, "	\$5,741,163 00
Policies ceased during the year	317, "	833,290 00
Policies in force December 31st, 1875.	1,867, "	\$4,907,873 00
Cash premiums received during the year	\$148,537 64	
Notes taken for premiums during the year.	27,999 63	
Total.		\$176,537 27
Policy claims unpaid December 31, 1874	\$2,000 00	
Losses incurred during the year.	59,050 00	
Total.	\$61,050 00	
Losses paid during the year	56,050 00	
Policy claims unpaid December 31, 1875		5,000 00

ÆTNA LIFE INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated, 1820; commenced business, 1850. A mixed Company.)

T. O. ENDERS, President.

J. L. ENGLISH, Secretary.

CAPITAL.

Paid up in cash \$150,000 00

ASSETS.

Value of real estate owned \$149,597 45
Loans on bond and mortgage 7,964,673 06
Interest due and accrued thereon 401,414 94

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Connecticut River Banking Company stock	\$11,750 00	\$14,100 00
Metropolitan Bank, New York, stock	10,000 00	12,900 00
Phoenix National Bank, Hartford, stock	91,800 00	146,880 00
Mercantile National Bank, Hartford, stock	40,000 00	50,000 00
City National Bank, Hartford, stock	50,000 00	60,480 00
Hartford National Bank, Hartford, stock	75,000 00	120,000 00
First National Bank, Hartford, stock	73,900 00	103,460 00
National Exchange Bank, Hartford, stock	77,600 00	100,880 00
American National Bank, Hartford, stock	80,400 00	117,384 00
Farmers and Mechanics' Bank, Hartford, stock	80,700 00	105,717 00
Suffield National Bank, Suffield, stock	20,000 00	24,400 00
New Britain National Bank, New Britain, stock	25,000 00	31,250 00
Charter Oak National Bank, Hartford, stock	83,600 00	111,188 00
Ætina National Bank, Hartford, stock	70,000 00	91,000 00
Hartford Trust Company, Hartford, stock	20,000 00	21,600 00
United States Trust Company, Hartford, stock	5,000 00	5,000 00
Rockville National Bank, Rockville, stock	20,000 00	20,800 00
Dominion Bank, Canada, stock	2,000 00	2,360 00
Security Company stock	10,000 00	10,000 00
United States Government bonds	500 00	576 25
United States registered 5-20 bonds, 1868	140,000 00	166,600 00
United States registered 5-20 bonds, 1867	100,000 00	119,000 00
United States coupon bonds, 1865	82,250 00	90,335 31
United States 6's, of 1881	10,000 00	12,000 00
Connecticut River Railroad stock	36,800 00	47,840 00
Ætina Fire Insurance Company stock	6,300 00	12,852 00
New York, N. H. and Hartford Railroad stock	95,500 00	137,520 00
Indianapolis and Cincinnati Railroad bonds	50,000 00	46,000 00
Columbus and Indianapolis Railroad bonds	50,000 00	35,000 00
Cincinnati and Indiana Railroad bonds	24,000 00	20,400 00
Cleveland, Paine and Ashtabula Railroad bonds	26,000 00	26,000 00
Dayton and Michigan Railroad bonds	15,500 00	13,950 00
Little Miami Railroad bonds	1,000 00	960 00
New York Central Railroad bonds	4,000 00	4,080 00
Union Pacific Railroad bonds	30,000 00	31,500 00
Harlem and Port Chester Railroad bonds	100,000 00	105,000 00
New York Central and Hudson River Railroad bonds	100,000 00	120,000 00
Keokuk and Des Moines Valley Railroad bonds	21,054 00	15,675 00
Indiana Central Railroad bonds	9,000 00	9,000 00
Cleveland and Pittsburgh Railroad bonds	1,000 00	1,000 00
Southern Minnesota Railroad bonds	22,000 00	12,400 00
Southern Minnesota Railroad bonds	50,000 00	10,000 00
City of Terre Haute bonds	67,000 00	67,000 00
City of Richmond bonds	25,000 00	25,000 00
City of Richmond 8 per cent. bonds	30,000 00	30,000 00
Edgar County bonds	67,000 00	53,600 00
Paris Township bonds	15,000 00	12,000 00
Mobile City bonds	150,000 00	120,000 00
Georgetown Township bonds	30,000 00	30,000 00
Newman Township bonds	12,000 00	11,700 00
Camargo Township bonds	15,000 00	14,625 00
Garrett Township bonds	13,000 00	12,675 00
Elwood Township bonds	32,000 00	32,000 00
Hartford Town 10-30 bonds	21,000 00	22,050 00
Warren County bonds	1,000 00	930 00
Hartford City (non-taxable) bonds	69,000 00	72,450 00

	PAR VALUE.	MAR. VALUE.
Hartford Town (non-taxable) bonds	\$11,000 00	\$11,550 00
Hartford Capitol (non-taxable) bonds	88,000 00	92,400 00
Hartford Funded Debt bonds	222,000 00	226,440 00
Cleveland City bonds	238,000 00	250,950 00
Louisville City bonds	100,000 00	100,000 00
Marion County Court-house bonds	100,000 00	105,000 00
Atlantic Dock bonds	25,000 00	26,250 00
Munroe County bonds	40,000 00	35,000 00
Papineau Township bonds	6,000 00	6,000 00
Macon County bonds	52,000 00	46,475 00
South Carolina bonds	50,000 00	17,500 00
Ford County bonds	58,000 00	58,000 00
Brooklyn Township bonds	49,000 00	46,750 00
Adams County bonds	50,000 00	41,000 00
Kansas City, Missouri, bonds	100,000 00	92,500 00
Mt. Pulaski bonds	30,000 00	30,000 00
Town of Grant bonds	20,556 00	20,453 22
Penn Township bonds	19,000 00	18,525 00
Town of Moline bonds	25,000 00	19,750 00
New Britain City bonds	130,000 00	130,689 00
Christian County bonds	20,000 00	18,800 00
Cook County bonds	25,000 00	26,250 00
Sangamon County bonds	25,000 00	25,000 00
Sangamon County 10 per cent. bonds	15,400 00	15,750 00
Virginia State bonds	37,980 00	14,434 68
Chicago Water Loan bonds	50,000 00	52,000 00
Springfield, Illinois, bonds	57,000 00	57,000 00
Springfield, Illinois, 8 per cent. bonds	44,000 00	44,000 00
Springfield, Illinois, Water bonds	40,000 00	40,000 00
Tennessee State bonds	34,000 00	13,600 00
Edgewood Town bonds	10,000 00	8,850 00
West Hartford Town bonds	15,000 00	15,000 00
Town of Rock Island bonds	47,000 00	41,125 00
Elizabeth City Funded Debt bonds	126,000 00	123,480 00
Elizabeth City Street Improvement bonds	44,000 00	43,120 00
City of Grand Rapids bonds	39,000 00	34,581 83
Town of Lennox bonds	10,000 00	8,400 00
Green County bonds	20,000 00	18,200 00
Hartford Town bonds	29,000 00	29,000 00
Peoria City bonds	106,000 00	100,200 00
Danbury Town bonds	19,000 00	18,050 00
Town of Astoria bonds	5,000 00	4,500 00
Ottawa City bonds	15,000 00	15,000 00
Kankakee County bonds	25,000 00	24,687 50
Woodland Town bonds	5,000 00	4,500 00
Toledo City bonds	8,000 00	8,000 00
Town of Browning bonds	5,000 00	4,500 00
Beardstown City bonds	5,000 00	3,500 00
Bushnell Town bonds	25,000 00	21,875 00
Peoria City 10 per cent. bonds	16,000 00	16,000 00
Macoupin County bonds	43,000 00	12,900 00
Mississippi State warrants	10,000 00	8,786 05
Virginia Town bonds	4,500 00	4,500 00
Ricks Township bonds	8,000 00	6,980 00
Sangamon County bonds	50,000 00	50,000 00
White County bonds	12,000 00	10,860 00
Gallatin County bonds	33,000 00	10,400 00
Arcola Town bonds	25,000 00	24,375 00
Moultrie County bonds	52,000 00	45,240 00
Randolph County bonds	58,500 00	50,830 00
Town of Mattoon bonds	27,000 00	20,250 00
Winchester Town bonds	10,000 00	9,600 00
Urbana Township bonds	8,000 00	7,680 00
City of New Boston bonds	13,000 00	9,750 00
Town of Middleport bonds	15,000 00	14,700 00
Town of Belmont bonds	15,000 00	14,700 00
Town of Galva bonds	15,000 00	14,700 00
Milford Township bonds	90,617 15	20,204 80
Keithsburg Town bonds	23,000 00	23,000 00
DeWitt Township bonds	10,000 00	9,950 00
DeWitt County bonds	30,000 00	29,850 00
Town of Ross bonds	29,324 32	28,802 70
Aurora Town bonds	14,000 00	13,860 00
Town of Evans bonds	3,000 00	2,895 00
Wabash County bonds	30,000 00	26,100 00
Cleveland City Funded Debt bonds	52,000 00	54,600 00
Jersey City, N. J., bonds	130,000 00	133,900 00
Newark City, N. J., bonds	174,000 00	162,700 00
Buffalo City Water bonds	100,000 00	104,000 00
Morgan County bonds	28,000 00	27,475 00
Des Moines City bonds	40,000 00	40,000 00
Evansville City bonds	28,000 00	25,200 00
City of Fort Wayne, Indiana, bonds	51,000 00	40,305 00
Indianapolis City bonds	380,000 00	379,200 00
City of Quincy bonds	50,000 00	37,564 00
Milwaukee Water bonds	100,000 00	100,000 00

	PAR VALUE.	MAR. VALUE.
Cincinnati City bonds	\$100,000 00	\$101,000 00
Hudson County bonds	50,000 00	51,500 00
New York Consolidated stock	100,000 00	108,000 00
Hartford City bonds	4,000 00	4,000 00
Hartford County bonds	115,000 00	115,000 00
Morgan & Ogle County bonds	5,000 00	5,000 00
Logansport bonds	76,500 00	61,200 00
City of St. Paul bonds	60,000 00	52,350 00
Iroquois County bonds	55,000 00	55,221 50
Town of East Windsor bonds	30,000 00	29,700 00
Ramsey County bonds	32,000 00	32,000 00
Marion County bonds	200,000 00	200,250 00
Kansas State bonds	100,000 00	100,000 00
Randolph County bonds	500 00	500 00
Brooklyn Township bonds	1,000 00	1,000 00
Town of Hartford bonds	60,000 00	60,000 00
Total par and market value	<u>\$7,371,137 47</u>	<u>\$7,494,332 84</u>

\$7,494,332 84

Interest due and accrued thereon, not included in market value 97,966 39

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Hartford Carpet Co. stock	\$5,000 00	\$11,900 00	\$62,148 59
Willimantic Linen Co. stock	30,000 00	84,000 00	
Ætna Fire Ins. Co. stock	7,600 00	15,404 00	
U. S. Government 5-20 bonds	4,500 00	5,270 62	10,000 00
N. Y., N. H. & H. R. R. stock	4,000 00	5,760 00	
Union Salt Co. stock	42,500 00	42,500 00	25,000 00
Town of Keithsburgh bonds	1,500 00	1,500 00	2,680 00
Town of Dayton bonds	1,000 00	1,000 00	
Mt. Pulaski bonds	1,000 00	1,000 00	
Assignment of mortgage	1,000 00	1,000 00	981 64
Chicago & N'western R. R. pref'd st'k,	10,000 00	5,650 00	26,000 00
Chicago & N'western R. R. pref'd st'k,	10,000 00	5,650 00	
L. Shore & Mich. S. R. R. pref'd st'k,	10,000 00	6,050 00	
Chicago & N'western R. R. pref'd st'k,	10,000 00	5,650 00	
Milw'kee & St. Paul R. R. pref'd st'k,	10,000 00	6,700 00	
State Bank of Hartford stock	2,400 00	3,000 00	17,300 00
United States Trust Co. stock	12,500 00	12,500 00	
Willimantic Linen Co. stock	2,500 00	7,000 00	
United States Trust Co. stock	1,300 00	1,300 00	25,000 00
Hartford Coal & Salt Co. stock	2,500 00	2,500 00	
Ætna Fire Ins. Co. stock	10,000 00	20,400 00	
Ætna Fire Ins. Co. stock	4,000 00	8,160 00	4,000 00
Hartford Carpet Co. stock	2,600 00	6,188 00	
United States Trust Co. stock	5,000 00	5,000 00	
Willimantic Linen Co. stock	2,500 00	7,000 00	4,000 00
N. Y., N. H. & H. R. R. stock	500 00	720 00	350 00
American Screw Co., Providence, st'k,	800 00	4,000 00	4,056 97
Agawam Canal Co. stock	1,200 00	600 00	
Cleveland & Pittsburgh R. R. stock	2,500 00	2,225 00	
Ætna Fire Ins. Co. stock	16,800 00	34,272 00	1,068 75
Kellogg & Bulkeley Co. stock	12,500 00	9,000 00	23,267 31
United States Trust Co. stock	15,000 00	15,000 00	
Metropolitan Bank, of N. Y., stock	600 00	774 00	
N. Y., N. H. & H. R. R. stock	700 00	1,008 00	2,000 00
Nat'l Bank of the Republic, N. Y., st'k,	700 00	720 00	
Assignment of mortgage	1,300 00	1,300 00	
Willimantic Linen Co. stock	5,000 00	14,000 00	20,300 00
Willimantic Linen Co. stock	10,000 00	28,000 00	
Wheeler & Wilson Manufac. Co. st'k,	13,000 00	65,000 00	
Ætna Fire Ins. Co. stock	500 00	1,020 00	40,000 00
Assignment of mortgage	4,000 00	4,000 00	4,500 00
Total amount	<u>\$278,500 00</u>	<u>\$453,729 62</u>	<u>\$274,453 26</u>

274,453 26

Premium notes and loans on policies now in force 4,217,607 30

Cash in office of company 24,434 05

Cash in bank 961,929 26

Gross premiums uncollected not more than three months due \$133,804 45

Gross deferred quarterly and semi-annual premiums 142,259 64

Total \$276,064 09

Amount deducted to reduce to net values charged on account of these premiums, 80,180 88

Net amount of uncollected and deferred premiums 195,883 21

Due from other companies on account of reinsured risks 40,000 00

Total admitted Assets \$21,822,291 76

Items Unadmitted.

Agents' balances	\$49,044 31
Bills receivable	141,217 37
Total	<u>\$190,261 68</u>

LIABILITIES.

Death losses and policy-claims due and unpaid	\$47,871 86
Death losses and endowments in process of adjustment	264,794 00
Death losses and other policy-claims resisted	88,288 10

Total policy-claims	\$400,953 96
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of Connecticut.	\$18,089,056 00
Deduct net value of risks reinsured	268,027 00

Net reinsurance reserve	17,821,029 00
Unpaid dividends of surplus due policy-holders	185,990 47
Bills unpaid	813 76
All other liabilities	12,188 37

Liabilities as to policy-holders	\$18,420,975 56
Surplus as to policy-holders	3,401,316 20

Total Liabilities	<u>\$21,822,291 76</u>
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INCOME.

Cash received for premiums without deductions for expense	\$2,641,756 31
Premiums paid by surrendered policies	844,092 17

Total cash premium income	\$3,485,848 48
Interest on cash loans	\$747,348 99
Interest on bonds and dividends on stocks.	461,655 82
Interest on premium notes or loans	219,046 74
Interest on collateral loans	30,682 44
Interest on deposits	42,183 38
Discount on claims paid in advance.	1,247 66
Exchange	15,143 58

Total interest, dividend, and rent income	1,517,308 61
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Total cash Income	\$5,003,157 09
Notes taken in part payment of premiums	523,295 81

Total Income	<u>\$5,526,452 90</u>
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EXPENDITURES.

Paid for death losses and policy-claims	\$1,370,417 98
Cash surrender values applied in payment of premiums	844,092 17
Paid on policies surrendered	24,170 76
Paid for dividends to policy-holders	244,741 18

Total cash paid to policy-holders	\$2,483,422 09
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Paid for dividends to stockholders	\$45,000 00
Paid for commissions to agents on first and renewal premiums	283,209 78
Paid for salaries, traveling and office expenses of agents	9,202 06
Paid for medical examiners' fees	20,551 05
Paid for salaries and other compensation of officers and employes	66,532 05

Total pay account \$424,494 94

Paid for taxes	\$115,042 38
Paid for rents	9,096 83
Paid for furniture, safes, and fixtures	503 64
Paid for advertising	3,705 02
Paid for postage	12,128 14
Paid for printing	6,354 53
Legal expenses	2,460 48
Incidental expenses	17,704 34

Total miscellaneous expenditures 166,995 36

Total cash expenditures \$3,074,912 39

Notes and other premium obligations—

Used in payment of losses and claims	\$168,061 22
Used in purchase of policies surrendered and voided by lapse	447,282 16
Used in payment of dividends to policy-holders	354,828 58

Total premium note expenditures 970,171 96

Total Expenditures \$4,045,084 35

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . .	\$4,664,483 45
Premium notes and other premium obligations received during the year . . .	537,383 84

Total \$5,201,867 29

Deductions during the year—

Used in payment of losses and claims	\$168,061 22
Used in purchase of policies surrendered and voided by lapse	447,282 16
Used in payment of dividends to policy-holders	354,828 58
Redeemed by maker in cash	14,088 03

Total reduction of premium note account 984,259 99

Balance note assets at end of year \$4,217,607 30

BALANCE SHEET.

Assets at beginning of year	\$20,417,719 96	Expenditures as above stated	\$4,045,084 35
Income as above stated	5,526,452 90	Balance as per schedule	76,796 75
Total	\$25,944,172 86	Assets at end of year	21,822,291 76
		Total	\$25,944,172 86

NOTE.—Schedule not satisfactory.

MISCELLANEOUS.

Number of policies in force December 31st, 1875	56,743	
Number of policies in force December 31st, 1874	55,572	
Increase during the year	1,171	
Amount insured December 31st, 1875	\$91,454,011	00
Amount insured December 31st, 1874	94,506,992	00
Decrease during the year	3,052,981	00
Income during the year	5,526,452	90
Expenditures during the year	4,045,084	35
Excess of income over expenditures	1,481,368	55
Policies issued during the year	7,331, insuring	11,186,537 00
Old policies revived and increased during the year	47, "	161,740 00
Policies ceased during the year by death or maturity	797, "	1,502,380 00
Policies ceased during the year by expiry	5, "	22,000 00
Policies ceased during the year by surrender	2,735, "	5,696,008 00
Policies ceased during the year by lapse	1,693, "	5,440,936 00
Policies issued during the year but not taken	977, "	1,739,934 00
Total policies and additions ceased and not taken	6,207, "	14,401,258 00

The premiums charged by this company are based as follows:

Note premiums, $4\frac{1}{2}$ per cent.; non-participating, Carlisle 5 per cent.; other premiums, Actuaries' 4 per cent.

Business in Kentucky.

Policies in force December 31st, 1874	791, insuring	\$1,820,344 00
Policies issued during the year	187, "	437,272 00
Total	978, "	\$2,257,616 00
Policies ceased during the year	98, "	276,566 00
Policies in force December 31st, 1875	880, "	\$1,981,050 00
Cash premiums received during the year	\$64,040 79	
Notes taken for premiums during the year	21,293 37	
Total		\$85,334 16
Policy-claims unpaid December 31st, 1874	\$34,500 00	
Losses incurred during the year	14,030 00	
Total	\$48,530 00	
Losses paid during the year	33,462 66	
Policy claims unpaid December 31st, 1875		15,067 34

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated June, 1846; commenced business December, 1846. A Mutual Company.)

JAMES GOODWIN, President.

JACOB L. GREEN, Secretary.

ASSETS.

Value of real estate owned	\$1,853,590 13
Loans on bond and mortgage.	26,936,282 40
Interest due and accrued thereon	1,303,327 28

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. bonds, 6's, of 1881.	\$400,000 00 }	\$1,317,250 00
U. S. bonds, 6's, of 1881.	700,000 00 }	
U. S. bonds, currency 6's	500,000 00	613,750 00
Bonds of the State of Connecticut	600,000 00	660,000 00
Bonds of the State of Tennessee	26,000 00	10,400 00
Bonds of the City of Toledo, O.	20,000 00	19,000 00
Bonds of the City of Terre Haute, Ind.	29,000 00	25,085 00
Bonds of the City of Fort Wayne, Ind.	100,000 00	75,000 00
Bonds of the City of Jackson, Mich.	110,000 00	99,000 00
Bonds of the City of Evansville, Ind.	50,000 00	42,500 00
Bonds of the City of Evansville, Ind., Water	300,000 00	255,000 00
Bonds of the City of Louisville, Ky., Sewer	200,000 00	182,500 00
Bonds of the City of Louisville, Ky., Change of Gauge	100,000 00	92,500 00
Bonds of the City of Quincy, Ill.	250,000 00	187,500 00
Bonds of the City of Quincy, Ill., Debt Funding	16,000 00	13,600 00
Bonds of the City of Milwaukee, Wis.	150,000 00	150,000 00
Bonds of the City of Milwaukee, Wis., Water	500,000 00	475,000 00
Bonds of the City of Kansas City, Mo.	150,000 00	135,000 00
Bonds of the City of St. Louis, Chamber of Commerce	435,000 00	435,000 00
First National Bank, Hartford, stock.	13,000 00	18,265 00
City National Bank, Hartford, stock.	10,000 00	11,050 00
Ætna National Bank, Hartford, stock.	2,500 00	3,325 00
Phoenix National Bank, Hartford, stock.	1,500 00	2,460 00
Charter Oak Bank, Hartford, stock.	1,000 00	1,350 00
State Bank, Hartford, stock.	1,000 00	1,250 00
Fourth National Bank, New York, stock.	20,000 00	18,400 00
Connecticut Trust and Safe Deposit Co., Hartford, stock.	30,000 00	30,000 00
Hartford and New Haven R. R. stock.	21,000 00	30,450 00
Connecticut River R. R. stock.	5,000 00	6,700 00

Total par and market value \$4,741,000 00

\$4,911,335 00

4,911,335 00

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Mortg. bond on property in Hart., Ct.	\$10,000 00	\$20,000 00	
U. S. bonds, 6's, 1881	2,000 00	2,440 00	\$8,500 00
U. S. bonds, 5-20	2,000 00	2,390 00	
Quincy City bonds	8,000 00	8,000 00	
Ithaca and Athens Railroad bonds	5,900 00	5,723 00	12,000 00
U. S. bond, 5-20	500 00	597 00	
First Nat. Bank, Hartford, stock	2,600 00	3,653 00	
First Nat. Bank, Hartford, stock.	20,000 00	28,100 00	20,000 00
L. Shore & Michigan S. R. R. stock.	7,500 00	4,500 00	
L. Shore & Michigan S. R. R. scrip	3,100 00	1,860 00	
Hartford & New Haven R. R. stock.	4,800 00	6,960 00	10,000 00
Ætna Fire Ins. Co. stock	10,000 00	21,000 00	
Ætna Fire Ins. Co. stock	4,000 00	8,400 00	
National Trust Co., N. Y., stock.	500 00	500 00	4,000 00
Chicago & Northwestern R. R. stock.	2,000 00	1,200 00	
Pennsylvania Central R. R. stock	2,150 00	1,600 00	
Michigan Central Railroad stock	1,300 00	1,001 00	5,000 00
First Nat. Bank, Hartford, stock	1,000 00	1,450 00	
Meriden Town bond.	1,000 00	1,000 00	
Chicago and Alton Railroad stock	1,600 00	1,552 00	5,300 00
Nat. Exchange Bank, Hartford, stock.	6,450 00	8,285 00	
City of Mobile, Ala., 8 p. ct. gold bd's.	100,000 00	100,000 00	
Mobile & N. W. R. R. 8 p. ct. gold bd's.	50,000 00	50,000 00	100,000 00
Rockville Railroad bonds	14,000 00	14,000 00	

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
U. S. 6's, 1881	\$500 00	\$610 00	\$9,803 28
St. Louis, Mo., bonds	2,000 00	2,000 00	
Ohio Canal stock	5,000 00	5,500 00	
Little Miami Railroad stock	2,500 00	2,000 00	
Pettis County, Mo., bonds	4,000 00	4,000 00	2,250 00
Kansas Pacific Railroad bonds	3,000 00	3,000 00	2,500 00
Third Nat. Bank, Cincinnati, stock	5,000 00	8,750 00	10,000 00
First Nat. Bank, Cincinnati, stock	5,000 00	7,500 00	
Connecticut River Railroad stock	1,400 00	1,876 00	1,000 00
Hartford & New Haven R. R. stock	4,000 00	5,800 00	
Hartford & New Haven R. R. stock	1,400 00	2,030 00	1,500 00
Mercantile Nat. Bank stock, Toledo, O.,	25,000 00	27,500 00	20,000 00
Mortg. bond, property in Chicago, Ill.,	1,000 00	2,500 00	1,000 00
Mortg. bond, property in Louisville, Ill.,	5,000 00	10,000 00	3,000 00
Hartford National Bank stock	400 00	648 00	2,500 00
Mortgage bond, Le Grand Martin	1,200 00	2,400 00	
Mortgage bond, Daniel F. Cadmus	1,000 00	2,000 00	
U. S. bond, 5-20	1,000 00	1,119 00	1,000 00
Total amount	<u>\$328,800 00</u>	<u>\$383,444 00</u>	<u>\$241,353 28</u>
Premium notes and loans on policies now in force			\$241,353 28
Interest due and accrued thereon			6,730,567 50
Cash in office of company			313,732 79
Cash in bank			6,684 78
Rents due and accrued			1,070,893 79
Gross premiums uncollected not more than three months due			2,510 91
Gross deferred quarterly and semi-annual premiums			\$9,075 42
			51,398 89
Total			\$60,474 31
Amount deducted to reduce to net values charged on account of these premiums,			20,158 10
Net amount of uncollected and deferred premiums			<u>40,316 21</u>
Total admitted Assets			<u>\$43,410,594 07</u>

Items Unadmitted.

Bills receivable	\$4,876 40
Agents' ledger balances	79,180 45
Total	<u>\$84,056 85</u>

LIABILITIES.

Death losses and endowments in process of adjustment	\$616,327 00
Death losses and other policy-claims resisted	181,815 00
Total policy-claims	\$798,142 00
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of Connecticut	35,603,140 00
Unpaid dividends of surplus due policy-holders	197,612 00
Liabilities as to policy-holders	<u>\$36,598,894 00</u>
Surplus as to policy-holders	6,811,700 07
Total Liabilities	<u>\$43,410,594 07</u>

INCOME.

Cash received for premiums without deductions for expense	\$6,734,419 76
Premiums paid by surrendered policies	380,224 33

Total cash premium income \$7,114,644 09

Interest on cash loans	\$1,766,794 53
Interest on bonds and dividends on stocks	289,401 25
Interest on premium notes or loans	526,996 10
Interest on other debts due the company	29,281 83
Received for rents.	40,458 10

Total interest, dividend, and rent income	\$2,652,931 81
Total cash income	\$9,767,575 90
Notes taken in part payment of premiums	50,824 46
Total Income	\$9,818,400 36

EXPENDITURES.

Paid for death losses and policy-claims	\$2,643,746 37
Cash surrender values applied in payment of premiums	380,224 33
Paid on policies surrendered	204,884 89
Dividends to policy-holders	2,473,703 54

Total cash paid to policy-holders	\$5,702,559 13
Paid for commissions to agents on first and renewal premiums	\$528,740 55
Paid for salaries, traveling and office expenses of agents.	4,610 54
Paid for medical examiners' fees	19,760 00
Paid for salaries and other compensation of officers and employees	74,765 11

Total pay account	627,876 20
Paid for taxes in Connecticut	\$193,401 10
Paid for taxes, &c., in other States.	52,905 73
Paid for advertising, printing, stationery, &c.	113,505 88

Total miscellaneous expenditures	359,812 71
Total cash expenditures	\$6,690,248 04

Notes and other premium obligations—

Used in payment of losses and claims	\$78,605 90
Used in purchase of policies surrendered and voided by lapse	355,896 20
Used in payment of dividends to policy-holders	69,852 54

Total premium note expenditures	504,354 64
Total Expenditures.	\$7,194,602 68

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year	\$7,189,793 86
Premium notes and other premium obligations received during the year	50,824 46

Total	\$7,240,618 32
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Deductions during the year—

Used in payment of losses and claims	\$78,605 90
Used in purchase of policies surrendered and voided by lapse	355,896 20
Used in payment of dividends to policy-holders	69,852 54
Redeemed by maker in cash	5,696 18

Total reduction of premium note account	510,050 82
Balance note assets at end of year	\$6,730,567 50

BALANCE SHEET.

Assets at beginning of year	\$40,422,793 75	Expenditures as above stated.	\$7,194,602 68
Income as above stated	9,818,400 36	Assets at end of year	43,410,594 07
Balance as per schedule	364,002 64		
Total	\$50,605,196 75	Total	\$50,605,196 75

Schedule.

Increase in interest due and accrued	\$360,578 88		
Increase in uncollected premiums	5,116 29		
Increase in value of bonds	65,322 00		
Over statement of assets in 1874		\$50,854 81	
Increase in unadmitted items.		12,299 80	
Decrease in rents due and accrued		3,859 92	
Balance		364,002 64	
Total	\$431,017 17	\$431,017 17	

MISCELLANEOUS.

Number of policies in force December 31st, 1875.	66,209		
Number of policies in force December 31st, 1874.	65,316		
Increase during the year	893		
Amount insured December 31st, 1875	\$185,076,842 00		
Amount insured December 31st, 1874	185,366,633 00		
Decrease during the year.	289,791 00		
Income during the year	9,818,400 36		
Expenditures during the year.	7,194,602 68		
Excess of income over expenditures	2,623,797 68		
Policies issued during the year	5,265, insuring	13,471,411 00	
Old policies revived during the year.	705, "	2,325,043 00	
Policies ceased during the year by death or maturity.	952, "	2,860,116 00	
Policies ceased during the year by surrender	1,878, "	5,584,691 00	
Policies ceased during the year by lapse	1,797, "	6,142,599 00	
Policies ceased during the year by change.	"	349,714 00	
Policies issued during the year but not taken	450, "	1,149,125 00	
Total policies and additions ceased and not taken	5,077, "	16,086,245 00	

The premiums charged by this company are based on the Combined Experience Table of Mortality, with 4 per cent. interest.

Business in Kentucky.

Policies in force December 31st, 1875	1,500, insuring	\$6,500,000 00	
Premiums received during the year		144,406 98	
Policy-claims unpaid December 31st, 1874.		\$2,000 00	
Losses incurred during the year		68,224 00	
Total		\$70,224 00	
Losses paid during the year.		62,940 00	
Policy-claims unpaid December 31st, 1875			7,284 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

(Located in New York City. Incorporated July, 1859; commenced business July, 1859. A mutual Company. Policy-holders entitled to the profits, except seven per cent. on capital stock.)

HENRY B. HYDE, President. SAMUEL BORROWE, Secretary.

CAPITAL.

Paid up in cash \$100,000 00

ASSETS.

Value of real estate owned. \$5,030,484 55
Loans on bond and mortgage. 17,085,951 88
Interest due and accrued thereon 194,301 17

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 6's, 1881	\$410,000 00	\$493,025 00
U. S. 5-20's	1,179,500 00	1,397,278 75
New York State stock	190,000 00	197,600 00
New York City stock	1,017,500 00	1,059,565 00
Brooklyn City stock	136,000 00	149,600 00
Virginia 6's	37,986 00	19,689 41
Sharon Town, N. Y., bonds	66,000 00	68,310 00
Yonkers Town, N. Y., bonds	16,500 00	17,068 75
South Carolina 6's	28,750 00	15,237 50
Little Valley Town, N. Y., bonds	7,000 00	7,449 17
Mercantile Trust Co. stock	1,101,000 00	1,138,004 61
Valley National Bank stock	2,000 00	2,000 00

Total par and market value \$4,192,236 00 \$4,564,828 19

Interest due and accrued thereon not included in market value 2,933 47

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
U. S. 6's, 1881	\$12,000 00	\$14,430 00	\$10,000 00
Brooklyn City stock	8,000 00	8,800 00	7,000 00
Washington Sq., Staten Island, bond.	250 00	225 00	220 00
U. S. 5-20's	2,000 00	2,340 00 }	3,000 00
U. S. 6's, 1881	1,000 00	1,202 50 }	
U. S. 10-40's	200 00	236 00 }	400 00
U. S. 5-20's	200 00	234 00 }	
Brooklyn City stock	25,000 00	26,000 00 }	31,700 00
Queens County, New York, bonds	14,000 00	14,000 00 }	
U. S. 5-20's	2,000 00	2,340 00 }	2,000 00

Total amount \$64,650 00 \$69,807 50 \$54,320 00

Interest due and accrued thereon 54,320 00

Cash in office of company and in bank 12,675 49

Rents due and accrued 868,639 51

Gross premiums uncollected not more than three months due. 41,065 58

Gross deferred quarterly and semi-annual premiums \$185,209 00

Total 712,576 00

Amount deducted to reduce to net values charged on account of these premiums, \$897,785 00

Net amount of uncollected and deferred premiums 224,446 25

Premium on gold on hand 673,338 75

Total admitted Assets 11,612 89

Total admitted Assets \$28,540,151 48

Items Unadmitted.

Commuted Commissions	\$37,082 18
Agents' balances	237,409 79
Total	<u>\$274,491 97</u>

LIABILITIES.

Death losses and policy-claims due and unpaid	\$70,612 00
Death losses and endowments in process of adjustment	361,630 00
Death losses and other policy-claims resisted	29,000 00

Total policy-claims	\$461,242 00
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of New York	23,865,650 00
Unpaid dividends of surplus due policy-holders	73,748 00
Policies marked off for which surrender value may be claimed	75,000 00
Estimated surplus accrued on Tontine or other policies	1,000,000 00

Liabilities as to policy-holders	\$25,475,640 00
Surplus as to policy-holders	3,064,511 48

Total Liabilities	<u>\$28,540,151 48</u>
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INCOME.

Cash received for premiums without deductions for expense	\$7,972,879 48
Cash received for annuities	27,111 91

Total cash premium Income	\$7,999,991 39
Interest on cash loans	\$1,132,446 66
Interest on bonds and dividends on stocks	207,844 63
Interest on other debts due the company	28,222 56
Received for rents	170,917 99
Profit on bonds and gold sold	32,462 83

Total interest, dividend, and rent income	1,571,894 69
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Total cash income	<u>\$9,571,886 08</u>
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EXPENDITURES.

Paid for death losses and policy-claims	\$2,356,211 98
Paid to annuitants	21,165 58
Paid on policies surrendered	1,213,963 73
Paid for dividends to policy-holders	1,743,670 38

Total cash paid to policy-holders	\$5,335,011 67
Paid for dividends to stockholders	\$7,000 00
Paid for commissions to agents on first and renewal premiums	370,570 68
Paid for salaries, traveling and office expenses of agents	17,564 00
Paid for medical examiners' fees	49,024 74
Paid for salaries and other compensation of officers and employees	267,372 37

Total pay account	711,531 79
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Paid for taxes	\$56,421 95
Paid for rent at agencies	47,749 66
Paid for advertising	77,425 70
Paid for commuting commissions	16,237 66
Office, agency, law, and other expenses	384,911 52
Total miscellaneous expenditures	<u>\$582,746 49</u>
Total Expenditures	<u>\$6,629,289 95</u>

BALANCE SHEET.

Assets at beginning of year	\$25,561,124 34	Expenditures as above stated	\$6,629,289 95
Income as above stated	9,571,886 08	Assets at end of year	28,540,151 48
Balance as per schedule	36,431 01		
Total	<u>\$35,169,441 43</u>	Total	<u>\$35,169,441 43</u>

Schedule.

Increase in interest due and accrued	\$66,214 00		
Increase in value of bonds	65,965 85		
Decrease in uncollected premiums		\$12,511 21	
Increase in unadmitted items		82,475 52	
Decrease in premium on gold		762 11	
Balance		36,431 01	
Total	<u>\$132,179 85</u>	<u>\$132,179 85</u>	

MISCELLANEOUS.

Number of policies in force December 31st, 1875	48,700
Number of policies in force December 31st, 1874	48,130
Increase during the year	570
Amount insured December 31st, 1875	\$178,632,686 00
Amount insured December 31st, 1874	181,029,001 00
Decrease during the year	2,396,315 00
Income during the year	9,571,886 08
Expenditures during the year	6,629,289 95
Excess of income over expenditures	2,942,596 13
Policies issued during the year	7,719, insuring 24,401,014 00
Old policies revived during the year	864, " 4,022,100 00
Additions by dividends during the year	2,114,923 00
Policies ceased during the year by death or maturity	595, " 2,511,265 00
Policies ceased during the year by expiry	10, " 52,000 00
Policies ceased during the year by surrender	2,439, " 12,014,737 00
Policies ceased during the year by lapse	3,649, " 13,752,530 00
Policies issued during the year but not taken	1,320, " 4,603,800 00
Total policies and additions ceased and not taken	8,013, " 32,934,332 00

The premiums charged by this company are based on the American Experience Table of Mortality, with 4 per cent. interest.

Business in Kentucky.

Policies in force December 31st, 1874	1,190, insuring	\$4,451,265 00
Policies issued during the year.	142, "	403,445 00
Total	1,332, "	\$4,854,710 00
Policies ceased during the year	135, "	489,850 00
Policies in force December 31st, 1875.	1,197, "	\$4,364,860 00
Cash premiums received during the year		122,501 23
Policy-claims unpaid December 31st, 1874		\$17,000 00
Losses incurred during the year		75,000 00
Total		\$92,000 00
Losses paid during the year		92,000 00

GERMANIA LIFE INSURANCE COMPANY.

(Located in New York City. Incorporated April, 1860; commenced business July, 1860. A mixed Com-
pany.)

HUGO WESENDONCK, President.

CORNELIUS DOREMUS, Secretary.

CAPITAL.

Paid up in cash	\$200,000 00
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ASSETS.

Value of real estate owned.	\$24,338 74
Loans on bond and mortgage	5,374,615 91
Interest due and accrued thereon	94,981 61

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.	
U. S. 5 per cent. 10-40 bonds, registered.	\$37,000 00	\$43,290 00	
U. S. 5 per cent., 1881, bonds, registered.	150,000 00	174,750 00	
U. S. 6 per cent. 5-20 bonds, registered.	47,000 00	54,755 00	
U. S. 6 per cent. coupon bonds, registered.	2,000 00	2,300 00	
U. S. 6 per cent. coupon bonds, new.	60,000 00	72,000 00	
U. S. 6 per cent. registered bonds	183,000 00	217,770 00	
U. S. 6 per cent. coupon bonds, new.	40,000 00	49,000 00	
U. S. coupon bonds, 1868.	5,000 00	6,125 00	
U. S., 1881, bonds, registered.	20,000 00	23,800 00	
Virginia old and new bonds	30,000 00	11,100 00	
Mississippi Auditor's warrants	10,000 00	7,500 00	
N. Y. City and County, registered, 7 per cent. bonds. . .	350,000 00	367,500 00	
Brooklyn City 7 per cent. Park bonds	65,000 00	67,600 00	
Brooklyn City 6 per cent. Water bonds.	15,000 00	14,250 00	
Total par and market value	\$1,014,000 00	\$1,111,740 00	1,111,740 00
Interest due and accrued thereon not included in market value			15,841 14

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
U. S. per cent. 5-20 bonds.	\$150,000 00	\$183,750 00	\$150,000 00	150,000 00

Interest due and accrued thereon and on bank deposits.	\$452 82
Cash in office of company	2,831 20
Cash in bank.	227,675 28
Gross premiums uncollected not more than three months due.	\$122,125 80
Gross deferred quarterly and semi-annual premiums.	255,433 75
Total.	\$377,559 55
Amount deducted to reduce to net values charged on account of these premiums,	94,389 88
Net amount of uncollected and deferred premiums	283,169 67
Total admitted Assets	\$7,285,646 37

LIABILITIES.

Death losses due and unpaid.	\$4,255 85
Death losses and endowments in process of adjustment	80,031 75
Death losses and other policy-claims resisted.	22,058 15
Total policy-claims	\$106,345 75
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest, as per certificate of Insurance Department of New York	6,218,467 00
Unpaid dividends of surplus due policy-holders	29,191 64
Due for taxes.	3,203 45
Extra reserve for Tontine and lapsed policies	20,590 66
Liabilities as to policy-holders	\$6,377,798 50
Surplus as to policy-holders	907,847 87
Total Liabilities	\$7,285,646 37

INCOME.

Cash received for premiums without deductions for expense.	\$1,482,629 60
Cash received for annuities	20,212 25
Total cash premium income	\$1,502,841 85
Interest on cash loans	\$342,318 86
Interest on bonds and dividends on stocks.	66,274 35
Discount on claims paid in advance.	622 25
Received for rents	590 00
Total interest, dividend, and rent income	409,805 46
Policy fees	331 66
Total cash Income	\$1,912,978 97

EXPENDITURES.

Paid for death losses and policy-claims	\$529,183 76
Paid to annuitants	5,576 38
Paid on surrendered policies and additions	253,479 25
Dividends paid to policy-holders	119,219 84
Total cash paid to policy-holders	\$907,459 23

Paid for dividends to stockholders	\$24,000 00	
Paid for commissions to agents on first and renewal premiums	111,883 83	
Paid for salaries, traveling and office expenses of agents	55,537 87	
Paid for medical examiners' fees	12,538 17	
Paid for salaries and other compensation of officers and employes	64,051 74	
Total pay account		\$268,011 61
Paid for taxes	\$12,406 09	
Paid for rents	10,141 50	
Paid for commuting commissions	7,392 16	
Paid for furniture, safes, and fixtures	1,062 69	
Paid for advertising and printing	7,510 21	
Stationery, postage, expressage, &c.	19,107 08	
Total miscellaneous expenditures.		57,619 73
Total cash Expenditures.		<u>\$1,233,090 57</u>

BALANCE SHEET.

Assets at beginning of year	\$6,618,574 72	Expenditures as above stated	\$1,233,090 57
Income as above stated	1,912,978 97	Balance as per schedule	12,816 75
Total	<u>\$8,531,553 69</u>	Assets at end of year	<u>7,285,646 37</u>
		Total.	<u>\$8,531,553 69</u>

Schedule.

Decrease in uncollected premiums		\$38,274 49
Increase in interest due and accrued	\$23,581 49	
Appreciation of bonds	1,876 25	
Balance	12,816 75	
Total	<u>\$38,274 49</u>	<u>\$38,274 49</u>

MISCELLANEOUS.

Number of policies in force December 31st, 1875.	20,260	
Number of policies in force December 31st, 1874.	19,792	
Increase during the year	468	
Amount insured December 31st, 1875.		\$34,421,675 00
Amount insured December 31st, 1874.		34,090,100 00
Increase during the year		331,575 00
Income during the year		1,912,978 97
Expenditures during the year		1,233,090 57
Excess of income over expenditures		679,888 40
Policies issued during the year.	2,819, insuring	4,039,234 00
Old policies revived during the year	18, "	34,918 00
Old policies increased during the year	5, "	8,045 00
Additions by dividends during the year.		47,404 00
Policies ceased during the year by death or maturity	301, "	512,096 00
Policies ceased during the year by expiry	23, "	44,373 00
Policies ceased during the year by surrender	1,030, "	1,841,141 00
Policies ceased during the year by lapse	747, "	1,047,503 00
Policies ceased during the year by change.	6, "	7,930 00
Policies issued during the year but not taken	267, "	344,983 00
Total policies and additions ceased and not taken	2,374, "	3,798,026 00

The premiums charged by this company are based on Dr. Farr's English Life Table, No. 1, with 5 per cent. interest.

Business in Kentucky During the Year.

Policies issued during the year	43, insuring	\$89,225 00
Policies ceased during the year	71, " "	142,950 00
		<hr/>
Cash premiums received during the year		\$43,592 32
Policy-claims unpaid December 31st, 1874	\$1,000 00	
Losses incurred during the year	10,013 13	
		<hr/>
Total	\$11,013 13	
Losses paid during the year	9,138 13	
		<hr/>
Policy-claims unpaid December 31st, 1875		1,875 00

LIFE ASSOCIATION OF AMERICA.

*(Located in St. Louis, Mo. Incorporated June, 1868; commenced business June, 1868. A mutual Company.)*HENRY W. HOUGH, *President.*JOHN S. PIERCE, *Secretary.*

ASSETS.

Value of real estate owned	\$401,031 00
Loans on bond and mortgage	1,931,557 46

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Missouri State bonds	\$43,000 00	\$43,645 00
U. S. 5 per cent. coupon bonds, 1881.	16,000 00	18,720 00
Texas State bonds	20,000 00	20,400 00
Canton School bonds	5,000 00	5,000 00
Grayson County, Ky., bonds	100 00	76 00
Muhlenburg County, Ky., bonds	500 00	250 00
Daviess County, Ky., bonds	1,000 00	500 00
South Carolina R. R. bonds	12,000 00	7,200 00
South Carolina State bonds	28,759 31	9,768 16
Tallapoosa County, Ala., bonds	4,900 00	2,450 00
Tallassee Manufacturing Co., No. 1, stock	37,400 00	4,488 00
Empire State Life Insurance Co. stock	85,000 00	85,000 00
Chamber of Commerce Association stock	10,000 00	10,000 00
Total par and market value		<hr/>
		\$263,659 31
		<hr/>
		\$207,497 16

207,497 16

Loans on Collaterals.

	MAR. VALUE.	AMT. LOANED.
Assignment of policies in the Life Association of America	\$99,064 00	\$43,287 23
Note secured by deed of trust in Mobile, Alabama	9,500 00	4,000 00
Assignm't of policy No. 2570, St. Louis Mu. Life Ins. Co.,	4,606 10	3,349 27
1st mortgage bonds Tallassee Manu. Co., No. 1	50,000 00	50,000 00
Bond and mortgage, Charlestown County, S. C.	2,864 00	1,333 00
Masonic Hall Association bonds	24,000 00	19,000 00
Lafayette Mutual Building Association	2,000 00	1,284 00
Total amount		<hr/>
		\$192,034 10
		<hr/>
		\$122,253 50

122,253 50

Premium notes and loans on policies now in force	27,110 95
Interest due and accrued on loans and bonds	85,629 43

Cash in office of company	\$6,044 89
Cash in bank	165,467 77
Gross premiums due and uncollected	\$67,237 07
Gross deferred quarterly and semi-annual premiums	47,968 00
Total	\$115,205 07
Amount deducted to reduce to net values charged on account of these premiums,	28,801 27
Net amount of uncollected and deferred premiums	86,403 80
Total admitted Assets	<u>\$3,032,995 96</u>

Items Unadmitted.

Bills receivable	\$130,401 66
Deductions from collateral loans	945 84
Total	<u>\$131,347 50</u>

NOTE.—The company reports premium notes \$874,159 32, and mortgage loans \$202,655 02, both assigned to the St. Louis (now Columbia) Life Insurance Company "for policies temporarily transferred to that company."

LIABILITIES.

Death losses and endowments in process of adjustment	\$67,877 00
Death losses and other policy-claims resisted by the company	47,028 00
Total policy-claims	\$114,905 00
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of Missouri	\$3,772,704 00
Deduct net value of risks reinsured	1,289,587 94
Net reinsurance reserve	2,483,116 06
All other liabilities	5,601 94
Liabilities as to policy-holders	\$2,603,623 00
Surplus as to policy-holders	429,372 96
Total Liabilities	<u>\$3,032,995 96</u>

INCOME.

Cash received for premiums without deductions for expense	\$992,825 89
Premiums paid by dividends	16,057 11
Premiums paid by surrendered policies	183,720 00
Total cash premium income	\$1,192,603 00
Interest on cash loans	\$177,995 88
Interest on bonds and dividends on stocks	14,117 53
Interest on premium notes or loans	74,524 76
Interest on other debts due the company	598 40
Received for rents	10,809 47
Discount on claims paid in advance	308 66
Total interest, dividend, and rent income	278,354 72
Total cash income	\$1,470,957 72
Notes taken in part payment of premiums	131,267 76
Total Income	<u>\$1,602,225 48</u>

EXPENDITURES.

Paid for death losses and policy-claims	\$552,793 14	
Paid to annuitants	272 80	
Paid on policies surrendered	195,694 07	
Cash surrender values applied in payment of premiums	183,720 00	
Paid for dividends to policy-holders	5,221 74	
Dividends applied in payment of premiums	16,057 11	
		<hr/>
Total cash paid to policy-holders		\$953,758 86
Paid for commissions to agents on first and renewal premiums	\$121,267 18	
Paid for salaries, traveling and office expenses of agents	126,433 54	
Paid for medical examiners' fees	12,602 42	
Paid for salaries and other compensation of officers and employes	64,976 12	
		<hr/>
Total pay account		325,279 26
Paid for taxes	\$24,647 10	
Paid for rents	28,632 88	
Paid for commuting commissions	19,071 78	
Paid for furniture, safes, and fixtures	1,218 06	
Paid for advertising, printing, stationery, &c.	101,583 68	
Advanced to agents to be repaid out of future commissions	7,670 84	
		<hr/>
Total miscellaneous expenditures		182,826 34
Total cash expenditures		\$1,461,864 46
Notes and other premium obligations—		
Used in payment of losses and claims	\$26,157 79	
Used in purchase of policies surrendered and voided by lapse	553,711 40	
Used in payment of dividends to policy-holders	40,508 56	
		<hr/>
Total premium note expenditures		620,377 75
Total Expenditures		\$2,082,242 21

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . .	\$1,398,161 59	
Premium notes and other premium obligations received during the year . . .	131,267 76	
		<hr/>
Total		\$1,529,429 35
Deductions during the year—		
Used in payment of losses and claims	\$26,157 79	
Used in purchase of policies surrendered and avoided by lapse	553,711 40	
Used in payment of dividends to policy-holders	40,508 56	
Temp rarely trans erred to St. Louis Life Insurance Company	874,159 32	
Redeemed by maker in cash	7,781 33	
		<hr/>
Total reduction of premium note account		1,502,318 40
Balance note assets at end of year		\$27,110 95

BALANCE SHEET.

Assets at beginning of year	\$4,728,199 24	Expenditures as above stated	\$2,082,242 21
Income as above stated	1,602,225 48	Balance as per schedule	1,215,186 55
		Assets at end of year	3,032,995 96
		<hr/>	
Total	\$6,330,424 72	Total	\$6,330,424 72

Schedule.

Bond and mortgage loans temporarily transf'd to the St. Louis Life Ins. Co.,		\$202,655 02
Premium notes temporarily transferred to the St. Louis Life Ins. Co.		874,159 32
Bills receivable not admitted		130,401 66
Decrease in accrued interest		39,980 11
Decrease in uncollected premiums.		32,427 89
Depreciation of securities.		9,130 48
Increase in value of real estate	\$68,060 68	
Profit by sale of gold.	5,131 75	
Excess of deduction from collateral loans of 1874 over 1875.	375 50	
Balance.	1,215,186 55	
Total.	\$1,288,754 48	\$1,288,754 48

MISCELLANEOUS.

Number of policies in force December 31st, 1875.	11047	
Number of policies in force December 31st, 1874.	12000	
Decrease during the year.	953	
* Amount insured December 31st, 1875	*\$34,630,782 00	
Amount insured December 31st, 1874	41,460,729 00	
Decrease during the year.	6,829,947 00	
Income during the year	1,602,225 48	
Expenditures during the year.	2,082,242 21	
Excess of expenditures over income.	480,016 73	
Policies issued and revived during the year	4126, insuring	8,950,832 00
Additions by dividends during the year (permanent)		2,255 00
Additions by dividends during the year (temporary)		727,000 00
Policies ceased during the year by death or maturity	160, "	607,290 00
Policies ceased during the year by expiry.	10, "	9,862 00
Policies ceased during the year by lapse.	2879, "	9,333,993 00
Policies ceased during the year by surrender	254, "	834,300 00
Policies ceased during the year by change	713, "	3,730,032 00
Policies issued during the year but not taken.	1063, "	1,994,557 00
Total policies ceased and not taken	5079, "	16,510,034 00

* Includes \$3,474,236 00 risks reinsured and transferred.

The premiums charged by this company are based on the American Experience Table of Mortality, with 4 and 4½ per cent. interest.

Business in Kentucky.

Policies in force December 31st, 1874.	217, insuring	\$1,097,513 00
Policies issued during the year.	26, "	65,467 00
Total	243, "	\$1,162,980 00
Policies ceased during the year	49, "	216,134 00
Policies in force December 31, 1875	194, "	\$946,846 00
Cash premiums received during the year	\$27,099 41	
Notes taken for premiums during the year.	4,420 90	
Total.		31,520 31
Policy-claims unpaid December 31, 1874.	\$2,000 00	
Losses incurred during the year.	35,370 00	
Total	\$37,370 00	
Losses paid during the year	37,370 00	

MANHATTAN LIFE INSURANCE COMPANY.

*(Located in New York City. Incorporated, 1850; commenced business, 1850. A mixed Company.)*HENRY STOKES, *President.*JACOB L. HALSEY, *Secretary.*

CAPITAL.

Paid up in cash \$100,000 00

ASSETS.

Value of real estate owned \$48,000 00
 Loans on bond and mortgage 5,505,893 67
 Interest due and accrued thereon 170,114 18

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 6 per cent. coupon bonds, 1881.	\$75,550 00	\$87,260 25
U. S. 5 per cent. registered bonds, 1881.	100,000 00	117,625 00
U. S. 6 per cent. registered 5-20 bonds	225,000 00	272,250 00
Virginia State bonds, consolidated debt	6,600 00	5,016 00
Virginia State bonds, deferred debt	13,300 00	1,263 50
New York State Bounty bonds	100,000 00	108,000 00
New York City Bounty bonds	8,700 00	9,135 00
Brooklyn Public Park loan	100,000 00	110,000 00
Bank of Commerce, New York, stock	10,000 00	12,400 00
Total par and market value	\$639,150 00	\$722,949 75

722,949 75

Interest due and accrued thereon, not included in market value 4,435 16

Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Butchers and Drovers' Bank stock.	\$22,400 00	\$28,112 00	\$37,000 00
Citizens' Bank stock	10,000 00	12,600 00	
Merchants' Exchange Bank stock	800 00	832 00	
Metropolitan Bank stock	2,000 00	2,640 00	6,640 73
Bank of the Republic stock	4,500 00	4,275 00	
Third Avenue Railroad stock	10,000 00	14,100 00	18,800 00
Citizens' Bank stock	1,500 00	1,890 00	
Citizens' Fire Insurance Company stock,	6,000 00	10,500 00	
People's Bank stock	2,500 00	3,562 50	11,500 00
Bank of Commerce stock	4,000 00	4,960 00	
Manhattan Company stock	4,450 00	6,897 50	
Shoe and Leather Bank stock	17,500 00	26,425 00	17,500 00
U. S. 5-20 bond.	200 00	242 00	200 00
Bank of Commerce stock	800 00	992 00	750 00
N. Y. C. and H. R. R. R. stock	150,000 00	159,000 00	200,000 00
Harlem Railroad stock	42,500 00	57,115 50	
Albany & Susquehanna Railroad stock	10,000 00	10,350 00	
Union Trust Company stock.	10,600 00	13,780 00	800 00
U. S. Currency 6 per cent. bond.	800 00	976 00	
Brooklyn Gas Company stock	5,500 00	13,750 00	6,000 00
Lake Shore bonds	15,000 00	15,000 00	12,000 00
Harlem Gas Company stock.	15,000 00	20,550 00	25,000 00
N. Y. N. H. and Hartford R. R. stock,	10,000 00	14,700 00	
U. S. bond	3,000 00	3,660 00	3,000 00
U. S. 5-20 bond.	1,000 00	1,210 00	900 00
Lake Shore stock	10,000 00	6,200 00	9,200 00
Citizens' Bank stock.	1,000 00	1,260 00	
Union Trust Company stock.	2,000 00	2,600 00	
Citizens' Bank stock	9,750 00	12,285 00	11,000 00
8th Avenue Railroad stock.	3,100 00	4,808 00	
N. Y. C. and H. R. R. R. stock	20,000 00	21,200 00	17,000 00
Continental Bank stock.	3,700 00	3,404 00	
N. Y. C. and H. R. R. R. stock	40,000 00	42,400 00	21,000 00
Lake Shore stock	45,000 00	27,900 00	27,000 00
New Jersey Steamboat Co. bonds	7,000 00	7,000 00	
People's Bank stock	2,500 00	3,562 50	2,500 00
Harlem Railroad bonds	60,000 00	67,500 00	40,000 00
Lake Shore stock	100,000 00	62,000 00	47,000 00
U. S. 5-20 bonds	1,000 00	1,220 00	1,000 00
Lake Shore bonds	1,000 00	1,000 00	600 00
N. Y. C. and H. R. R. R. stock	40,000 00	42,400 00	29,000 00

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.	
Lake Shore stock	\$10,000 00	\$6,200 00 }	\$5,000 00	
U. S. bond	500 00	610 00 }		
Brooklyn Water loan	1,000 00	1,030 00 }	900 00	
Westchester County bonds	15,000 00	15,300 00 }		
Butchers and Drivers' Bank stock	18,725 00	23,499 88 }	36,000 00	
Third Avenue Railroad bonds	5,000 00	5,000 00 }	4,000 00	
Harlem preferred stock	15,000 00	20,700 00 }		
N. Y. Guarantee & Indemnity Co. stock,	1,000 00	1,000 00 }	17,321 11	
New York Central bonds	2,000 00	2,120 00 }	1,800 00	
Jersey City bonds	1,000 00	1,060 00 }	900 00	
U. S. 5-20 bonds	8,000 00	9,680 00 }	8,000 00	
Lake Shore bonds	110,000 00	110,000 00 }	85,000 00	
Lake Shore stock	320,000 00	198,400 00 }		
N. Y. C. and H. R. R. stock	10,000 00	10,000 00 }	200,000 00	
Western Union stock	63,000 00	46,305 00 }		
Total amount	<u>\$1,276,325 00</u>	<u>\$1,186,363 88</u>	<u>\$904,311 84</u>	\$904,311 84
Interest due thereon				8,732 15
Premium notes and loans on policies now in force				2,180,500 10
Cash in office of company				6,631 57
Cash in bank				49,237 18
Gross premiums due and uncollected			\$348,141 69	
Gross deferred quarterly and semi-annual premiums			121,257 41	
Total			<u>\$469,399 10</u>	
Amount deducted to reduce to net values charged on account of these premiums			117,349 77	
Net amount of uncollected and deferred premiums				352,049 33
Post-office stamps				148 51
Total admitted Assets				<u>\$9,953,003 44</u>
<i>Items Unadmitted.</i>				
Furniture, fixtures, and agents' supplies			<u>\$10,000 00</u>	
LIABILITIES.				
Death losses and endowments in process of adjustment			\$311,652 00	
Death losses and other policy-claims resisted			33,000 00	
Annuity claims due and unpaid			405 00	
Total policy-claims				\$345,057 00
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of New York				7,565,284 00
Unpaid dividends of surplus due policy-holders				92,038 03
Dividends to stockholders unpaid				2,813 65
Estimated surplus accrued on Tontine or other policies				4,205 00
Liabilities as to policy-holders			<u>\$8,009,397 68</u>	
Surplus as to policy-holders			1,943,605 76	
Total Liabilities			<u>\$9,953,003 44</u>	
INCOME.				
Cash received for premiums without deductions for expense		\$1,301,008 19		
Cash received for annuities		2,840 64		
Total cash premium income				\$1,303,848 83

Interest on cash loans	\$360,426 33
Interest on bonds and dividends on stocks	41,942 00
Interest on premium notes or loans	136,787 25
Interest on other debts	37,745 04
Discount on claims paid in advance	485 27
Collections from suspense account	9,967 83
Total interest and dividend income	<u>\$587,353 72</u>
Total cash income	\$1,891,202 55
Notes taken in part payment of premiums	122,254 34
Total Income	<u><u>\$2,013,456 89</u></u>

EXPENDITURES.

Paid for death losses and additions	\$673,211 47
Paid for matured endowments and additions	44,659 04
Paid to annuitants	4,077 07
Paid for dividends to policy-holders	294,582 49
Paid on policies surrendered	81,149 71
Total cash paid to policy-holders	<u>\$1,097,679 78</u>
Paid for dividends to stockholders	\$55,000 00
Paid for commissions and traveling expenses of agents	139,215 58
Paid for medical examiners' fees	9,057 00
Paid for salaries and other compensation of officers and employes	70,919 47
Total pay account	<u>274,192 05</u>
Paid for taxes	\$11,181 87
Paid for rents	12,333 33
Paid for furniture, safes, and office expenses	16,843 54
Paid for advertising	9,486 41
Paid for commuting commissions	3,925 16
Total miscellaneous expenditures	<u>53,770 31</u>
Total cash expenditures	<u>\$1,425,642 14</u>
Notes and other premium obligations—	
Used in payment of losses and claims	\$68,503 49
Used in purchase of surrendered policies and voided by lapse	108,427 98
Used in payment of dividends to policy-holders	15,773 02
Total premium note expenditures	<u>192,704 49</u>
Total Expenditures	<u><u>\$1,618,346 63</u></u>

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year	\$2,279,736 08
Premium notes and other premium obligations received during the year	122,254 34
Total	<u>\$2,401,990 42</u>
Deductions during the year—	
Used in payment of losses and claims	\$68,503 49
Used in purchase of policies surrendered and voided by lapse	108,427 98
Used in payment of dividends to policy-holders	15,773 02
Redeemed by maker in cash	13,922 69
Sent to agents for collection	14,863 14
Total reduction of premium note account	<u>221,490 32</u>
Balance note assets at end of year	<u><u>\$2,180,500 10</u></u>

BALANCE SHEET.

Assets at beginning of year	\$9,535,752 32	Expenditures as above stated.	\$1,618,346 63
Income as above stated	2,013,456 89	Assets at end of year	9,953,003 44
Balance as per schedule	22,140 86		
Total	\$11,571,350 07	Total	\$11,571,350 07

Schedule.

Profit on bonds sold	\$9,458 09		
Increase in interest due and accrued.	28,316 97		
Appreciation of bonds.	14,593 75		
Increase in value of real estate	1,964 17		
Miscellaneous	3,156 76		
Decrease in uncollected premiums		\$32,703 85	
Amount charged non-ledger assets		2,645 03	
Balance		22,140 86	
Total	\$57,489 74	\$57,489 74	

MISCELLANEOUS.

Number of policies in force December 31st, 1875.	12,763		
Number of policies in force December 31st, 1874.	13,025		
Decrease during the year	262		
Amount insured December 31st, 1875	\$40,083,863 00		
Amount insured December 31st, 1874	41,387,642 00		
Decrease during the year.	1,303,779 00		
Income during the year	2,013,456 89		
Expenditures during the year.	1,618,346 63		
Excess of income over expenditures	395,110 26		
Policies issued during the year	1,392, insuring	4,016,847 00	
Additions by dividends during the year		4,145 00	
Policies ceased during the year by death or maturity.	224, "	786,374 00	
Policies ceased during the year by purchase	172, "	545,233 00	
Policies ceased during the year by surrender	847, "	2,580,796 00	
Policies ceased during the year by change.	235, "	792,722 00	
Policies issued during the year but not taken	176, "	619,646 00	
Total policies and additions ceased and not taken	1,654, "	5,324,771 00	

The premiums charged by this company are based on the Carlisle and American Experience Tables of Mortality, with 4 per cent. interest.

Business in Kentucky.

Policies in force December 31st, 1874	103, insuring	\$410,673 00
Policies issued during the year	10, "	26,240 00
Total	113, "	\$436,913 00
Policies ceased during the year	14, "	57,245 00
Policies in force December 31st, 1875	99, "	\$379,668 00
Cash premiums received during the year		\$7,061 51
Note premiums received during the year.		2,460 10
Total		\$9,521 61
Losses paid during the year		\$10,000 00

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

(Located in Newark, New Jersey. Incorporated January, 1845; commenced business April, 1845. A mutual Company.)

LEWIS C. GROVER, *President.*EDWARD A. STRONG, *Secretary.*

ASSETS.

Value of real estate owned	\$235,353 64
Loans on bond and mortgage	12,821,812 20
Interest due and accrued thereon	348,937 84

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. coupon bonds, 1881	\$227,500 00	\$273,000 00
U. S. registered bonds, 1881	189,000 00	224,910 00
U. S. currency bonds	850,000 00	1,037,000 00
U. S. coupon bonds, 1865	239,000 00	286,800 00
Brooklyn City, N. Y., bonds	65,000 00	65,000 00
Albany, N. Y., bonds	25,000 00	25,000 00
Utica, N. Y., bonds	145,000 00	145,000 00
Auburn, N. Y., bonds	150,000 00	150,000 00
Newark, N. J., bonds	900,000 00	900,000 00
Newark, N. J., Aqueduct bonds	2,494,000 00	2,494,000 00
Elizabeth, N. J., bonds	547,000 00	547,000 00
Rahway, N. J., bonds	169,000 00	169,000 00
Jersey City, N. J., bonds	50,000 00	50,000 00
New Brunswick, N. J., bonds	64,000 00	64,000 00
Orange, N. J., bonds	40,000 00	40,000 00
Springfield, Ill., bonds	89,000 00	89,000 00
Dayton, Ohio, bonds	130,000 00	130,000 00
Cleveland, Ohio, bonds	621,000 00	621,000 00
Toledo, Ohio, bonds	173,000 00	173,000 00
Cincinnati, Ohio, bonds	500,000 00	500,000 00
Erie, Penn., bonds	152,000 00	152,000 00
South Bend, Ind., bonds	61,500 00	61,500 00
Lafayette, Ind., bonds	160,000 00	160,000 00
West Orange, N. J., Township bonds	123,000 00	123,000 00
East Orange, N. J., Township bonds	196,455 63	196,455 63
Union County, N. J., bonds	166,000 00	166,000 00
Essex County, N. J., bonds	2,148,000 00	2,148,000 00
Annuity bond, State of Massachusetts	800 00	800 00

Total par and market value	\$10,675,255 63	\$10,991,465 63	10,991,465 63
Interest accrued thereon, not included in market value			130,827 89
Premium notes and loans on policies now in force			5,843,852 88
Interest due and accrued thereon			162,300 00
Cash in office of company			21,833 73
Cash in bank			542,085 22
Gross premiums due and uncollected		\$160,783 31	
Gross deferred quarterly and semi-annual premiums		91,977 81	
Total		\$252,761 12	
Amount deducted to reduce to net values charged on account of these premiums,		63,190 28	
Net amount of uncollected and deferred premiums			189,570 84
Total admitted Assets			\$31,288,039 87

Items Unadmitted.

Agents' balances	\$49,990 96
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LIABILITIES.

Death losses and endowments in process of adjustment	\$497,389 00
Death losses and other policy-claims resisted	44,000 00
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Total policy-claims	\$541,389 00
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest, as per certificate of Insurance Department of New Jersey, . . .	25,730,727 00
Unpaid dividends of surplus due policy-holders	363,534 83
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Liabilities as to policy-holders	\$26,635,650 83
Surplus as to policy-holders.	4,652,389 04
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Total Liabilities	<u>\$31,288,039 87</u>

INCOME.

Cash received for premiums without deductions for expense	\$2,241,497 87
Cash received for annuities.	4,029 17
Premiums paid by surrendered policies	153,565 22
Premiums paid by dividends.	2,357,394 01
<hr/>	
Total cash premium income.	\$4,756,486 27
Interest on cash loans	\$804,563 57
Interest on bonds and dividends on stocks.	724,906 90
Interest on premium notes or loans	461,000 40
Discount on claims paid in advance.	1,679 92
Received for rents.	3,350 00
<hr/>	
Total interest, dividend, and rent income	1,995,500 79
<hr/>	
Total cash Income.	<u>\$6,751,987 06</u>

EXPENDITURES.

Paid for death losses and policy-claims	\$1,935,658 65
Paid to annuitants	1,851 44
Paid on policies surrendered	253,230 03
Cash surrender values applied in payment of premiums	153,565 22
Paid for dividends to policy-holders.	174,680 80
Dividends applied in payment of premiums	2,357,394 01
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Total cash paid to policy-holders	\$4,876,380 15
Paid for commissions to agents on first and renewal premiums	\$358,899 26
Paid for medical examiners' fees	27,996 81
Paid for salaries and other compensation of officers and employes	79,054 75
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Total pay account	465,950 82
Paid for taxes	\$116,041 77
Paid for advertising, printing, postage, &c	114,748 94
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Total miscellaneous expenditures	230,790 71
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Total cash expenditures	<u>\$5,573,121 68</u>

Notes and other premium obligations—

Used in payment of losses and claims.	\$157,448 13
Used in purchase of policies surrendered and voided by lapse.	162,723 91
Used in payment of dividends to policy-holders.	330,438 49
Total premium note expenditures.	\$650,610 53
Total Expenditures.	\$6,223,732 21

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . \$6,967,097 11

Deductions during the year—

Used in payment of losses and claims.	\$157,448 13
Used in purchase of policies surrendered and voided by lapse.	162,723 91
Used in payment of dividends to policy-holders.	330,438 49
Redeemed by maker in cash.	472,633 70
Total reduction of premium note account.	1,123,244 23
Balance note assets at end of year.	\$5,843,852 88

BALANCE SHEET.

Assets at beginning of year.	\$30,625,125 95	Expenditures as above stated.	\$6,223,732 21
Income as above stated.	6,751,987 06	Assets at end of year.	31,288,039 87
Balance as per schedule.	134,659 07		
Total.	\$37,511,772 08	Total.	\$37,511,772 08

Schedule.

Increase in interest due and accrued.	\$1,587 50
Increase in uncollected premiums.	16,304 11
Decrease in items not admitted.	54,459 96
Appreciation of stocks and bonds.	62,307 50
Balance.	\$134,659 07
Total.	\$134,659 07

MISCELLANEOUS.

Number of policies in force December 31st, 1875.	43,015
Number of policies in force December 31st, 1874.	41,303
Increase during the year.	1,712
Amount insured December 31st, 1875.	\$134,104,103 00
Amount insured December 31st, 1874.	131,981,681 00
Increase during the year.	2,122,422 00
Income during the year.	6,751,987 06
Expenditures during the year.	6,223,732 21
Excess of income over expenditures.	528,254 85
Policies issued during the year.	4,637, insuring 12,440,560 00
Old policies revived during the year.	22, “ 83,000 00
Old policies increased during the year.	2, “ 25,985 00
Policies ceased during the year by death or maturity.	582, “ 1,944,916 00
Policies ceased during the year by expiry.	26, “ 127,000 00
Policies ceased during the year by surrender.	248, “ 771,571 00
Policies ceased during the year by lapse.	1,152, “ 3,263,333 00
Policies ceased during the year by change.	471, “ 3,061,753 00
Policies issued during the year but not taken.	470, “ 1,258,550 00
Total policies and additions ceased and not taken.	2,949, “ 10,427,123 00

The premiums charged by this company are based on the American Experience Table of Mortality, with 4 per cent. interest.

Business in Kentucky.

Policies in force December 31, 1874.	1,431,	insuring	\$4,579,200 00
Policies issued during the year	442,	"	936,625 00
Total	1,873,	"	\$5,515,825 00
Policies ceased during the year	170,	"	236,525 00
Policies in force December 31st, 1875	1,703,	"	\$5,279,300 00
Cash premiums received during the year			\$93,275 39
Policy claims unpaid December 31, 1874			\$10,000 00
Losses incurred during the year			55,100 00
Total			\$65,100 00
Losses paid during the year			49,100 00
Policy claims unpaid December 31, 1875			16,000 00

MUTUAL LIFE INSURANCE COMPANY.

*(Located in New York City. Incorporated 1843; commenced business 1843. A mutual Company.)*F. S. WINSTON, *President.*J. M. STUART, *Secretary.*

ASSETS.

Value of real estate owned	\$3,572,655 41
Loans on bond and mortgage.	60,071,189 91

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 6 per cent. bonds, 1881.	\$2,100,550 00	\$2,515,408 63
U. S. 5 per cent. bonds, funded	2,050,000 00	2,398,500 00
U. S. 10-40 bonds.	50,000 00	58,875 00
U. S. District Columbia Issue coupons.	1,148,000 00	792,120 00
N. Y. State Bounty bonds.	500,000 00	517,500 00
Town of Cherry Valley, N. Y., bonds.	50,000 00	50,000 00
Town of Vonkers, N. Y., bonds.	20,000 00	20,000 00
N. Y. City and County bonds.	2,405,000 00	2,477,150 00
Buffalo, N. Y., City bonds.	140,500 00	145,417 50
Elmira, N. Y., City bonds.	30,000 00	30,000 00

Total par and market value	\$8,494,050 00	\$9,004,971 13
Interest accrued on loans and bonds.		1,177,105 25
Cash in bank.		3,850,255 76
Gross premiums due and uncollected.	\$111,369 50	
Gross deferred quarterly and semi-annual premiums.	1,032,495 41	
Total	\$1,143,864 91	
Amount deducted to reduce to net values charged on account of these premiums,	285,966 23	
Net amount of uncollected and deferred premiums		857,898 68
Total admitted Assets.		\$78,534,076 14

Items Unadmitted.

Due from agents.	\$10,152 34
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LIABILITIES.

Death losses and endowments in process of adjustment	\$652,245 85
Death losses and other policy-claims resisted by the company	182,000 00
Total policy-claims	\$834,245 85
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of New York	68,216,949 00
Premiums paid in advance	30,179 78
Estimated surplus accrued on Tontine or other policies	58,895 10
Liabilities as to policy-holders	\$69,140,269 73
Surplus as to policy-holders	9,393,806 41
Total Liabilities	\$78,534,076 14

INCOME.

Cash received for premiums without deductions for expense	\$15,696,463 21
Cash received for annuities	35,507 28
Total cash premium income	\$15,731,970 49
Interest on cash loans	\$4,006,814 14
Interest on bonds and dividends on stocks	573,494 55
Received for rents	48,796 00
Profits on bonds and gold sold	39,893 47
Total interest, dividend, and rent income	4,668,998 16
Total cash Income	\$20,400,968 65

EXPENDITURES.

Paid for death losses and policy-claims	\$4,385,083 28
Paid to annuitants	31,659 43
Paid on surrendered policies and additions	4,718,486 96
Paid cash dividends to policy-holders	3,539,663 67
Total cash paid to policy-holders	\$12,674,893 34
Paid for commissions to agents on first and renewal premiums	\$482,357 38
Paid for medical examiners' fees	39,180 53
Paid for salaries and other compensation of officers and employees . . .	328,017 09
Total pay account	849,555 00
Paid for taxes	\$90,057 64
Paid for advertising	39,292 43
Paid for commuting commissions	280,007 71
Miscellaneous expenses	209,650 42
Total miscellaneous expenditures	619,008 20
Total cash Expenditures	\$14,143,456 54

BALANCE SHEET.

Assets at beginning of year	\$72,130,493 35	Expenditures as above stated	\$14,143,456 54
Income as above stated	20,400,968 65	Assets at end of year	78,534,076 14
Balance as per schedule	146,070 68		
Total	\$92,677,532 68	Total	\$92,677,532 68

Schedule.

Increase in interest due and accrued	\$91,123 10	
Appreciation of bonds	106,622 00	
Decrease in unadmitted items.	2,350 00	
Decrease in uncollected premiums		\$54,024 42
Balance		146,070 68
Total	<u>\$200,095 10</u>	<u>\$200,095 10</u>

MISCELLANEOUS.

Number of policies in force December 31st, 1875	92,393	
Number of policies in force December 31st, 1874	90,915	
Increase during the year	1,478	
Amount insured December 31st, 1875	\$305,057,221 00	
Amount insured December 31st, 1874	301,883,726 00	
Increase during the year	3,173,495 00	
Income during the year	20,400,968 65	
Expenditures during the year	14,143,456 54	
Excess of income over expenditures.	6,257,512 11	
Policies issued during the year	8,620, insuring	24,425,117 00
Old policies revived during the year	1,222, "	3,654,465 00
Old policies changed during the year	1, "	1,540 00
Additions by dividends during the year		528,278 00
Policies ceased during the year by death or maturity	1,074, "	3,438,095 00
Policies ceased during the year by expiry	194, "	583,435 00
Policies ceased during the year by surrender	3,114, "	10,300,666 00
Policies ceased during the year by lapse	3,085, "	8,183,499 00
Policies ceased during the year by change	1, "	180,390 00
Policies issued during the year but not taken.	897, "	2,749,820 00
Total policies and additions ceased and not taken	8,365, "	25,435,905 00

The premiums charged by this company are based on the American Experience Table of Mortality, with 4 per cent. interest.

The company reports that no policy has been marked off or reported not in force on which any legal claim could be made.

Business in Kentucky.

Policies issued during the year	35, insuring	\$132,700 00
Cash premiums received during the year		60,374 01
Policy-claims unpaid December 31st, 1874	\$1,012 66	
Losses incurred during the year	56,040 41	
Total	<u>\$57,053 07</u>	
Losses paid during the year	40,072 74	

Policy-claims unpaid December 31st, 1875	16,980 33
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NEW YORK LIFE INSURANCE COMPANY.

(Located in New York City. Incorporated, 1841; commenced business, 1845. A mutual Company.)

MORRIS FRANKLIN, President.

WILLIAM H. BEERS, Actuary.

ASSETS.

Value of real estate owned	\$1,820,240 53
Loans on bond and mortgage	17,685,597 50
Interest due and accrued thereon	179,289 95

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
Central Park loan	\$25,000 00	\$26,250 00
Delaware and Hudson Canal stock	64,000 00	79,360 00
Delaware and Hudson Canal bonds	400,000 00	442,500 00
New York Street-opening bonds	543,500 00	592,415 00
New York County Bounty bonds	40,000 00	41,400 00
New York City Consolidated bonds	637,500 00	698,062 50
New York County Consolidated bonds	112,500 00	123,187 50
Brooklyn City bonds	529,000 00	581,900 00
Jersey City bonds	100,000 00	104,500 00
N. Y. Central and H. R. R. R. bonds	1,000,000 00	1,180,000 00
N. Y. and Harlem Consolidated bonds	1,000,000 00	1,130,000 00
Yonkers Town bonds	184,000 00	187,680 00
Flushing Water bonds	80,000 00	80,000 00
Rensselaer and Sar. R. R. bonds	9,000 00	10,260 00
Morrisania bonds	69,500 00	70,890 00
Westchester bonds	5,500 00	5,500 00
West Farms bonds	2,500 00	2,525 00
Merchants' Bank stock	14,200 00	16,730 00
Bank of America stock	7,700 00	11,704 00
Bank of Republic stock	1,500 00	1,425 00
American Exchange Bank stock	10,000 00	11,700 00
Metropolitan Bank stock	5,000 00	6,500 00
U. S. 10-40 bonds	50,000 00	57,500 00
U. S. 6's, of 1881	219,000 00	262,800 00
U. S. coupon bonds, 1881	56,000 00	67,900 00
U. S. currency 6's	450,000 00	553,500 00
U. S. new 5's	500,000 00	580,000 00
U. S. 5-20's, of 1867	500,000 00	598,125 00
U. S. 5-20's, of 1867, coupon	4,000 00	4,785 00
City of Richmond bonds	50,000 00	53,500 00
Virginia State bonds	10,010 00	5,005 00
Tennessee State bonds	20,000 00	8,000 00
Georgia State bonds	3,500 00	1,400 00
Alabama State bonds	48,000 00	13,440 00
South Carolina State bonds	28,000 00	2,800 00
Mississippi State bonds	20,000 00	20,000 00

Total par and market value	\$6,798,710 00	\$7,633,244 00
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Interest due and accrued thereon not included in market value	39,421 66
Premium notes and loans on policies now in force	885,728 82
Interest due and accrued thereon	29,494 25
Cash in office of company and in bank	1,768,291 26
Rents due and accrued	8,925 00
Gross premiums due and uncollected	\$105,341 54
Gross deferred quarterly and semi-annual premiums	463,269 64
Total	\$568,611 18
Amount deducted to reduce to net values charged on account of these premiums,	142,152 79

Net amount of uncollected and deferred premiums	426,458 39
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Total admitted Assets	\$30,476,691 36
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Items Unadmitted.

Agents' ledger balances.	\$27,111 49
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LIABILITIES.

Matured endowments due and unpaid.	\$4,775 66
Death losses and endowments in process of adjustment	359,288 00
Death losses and other policy-claims resisted by the company.	83,700 00

Total policy-claims	\$447,763 66
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest, as per certificate of Insurance Department of New York	\$24,515,632 00
Deduct net value of risks reinsured	148,781 00

Net reinsurance reserve	24,366,851 00
Estimated surplus on Tontine or other policies.	308,138 81

Liabilities as to policy-holders	\$25,122,753 47
Surplus as to policy-holders	5,353,937 89

Total Liabilities	\$30,476,691 36
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INCOME.

Cash received for premiums without deductions for expense.	\$5,528,617 60
Cash received for annuities.	288,784 09

Total cash premium income	\$5,817,401 69
Interest on cash loans	\$1,222,704 54
Interest on bonds and dividends on stocks.	406,556 09
Interest on premium notes or loans	63,399 31
Interest received on other debts due the company	33,101 62
Received for rents.	60,251 18
Profit on bonds and gold sold.	84,645 60

Total interest, dividend, and rent income	1,870,658 34
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Total cash income	\$7,688,060 03
Notes taken in part payment of premiums	193,825 44

Total Income	\$7,881,885 47
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EXPENDITURES.

Paid for death losses and policy-claims.	\$1,545,515 90
Paid to annuitants.	74,765 91
Paid on policies surrendered	1,073,165 25
Paid for dividends to policy-holders.	1,244,057 40

Total cash paid to policy-holders	\$3,937,504 46
Paid for commissions to agents on first and renewal premiums	\$293,458 55
Paid for salaries, traveling and office expenses of agents (estimated).	56,400 00
Paid for medical examiners' fees	45,000 49
Paid for salaries and other compensation of officers and employees	165,928 02

Total pay account.	560,787 06
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Paid for taxes	\$27,700 48
Paid for advertising	42,590 77
Paid for commuting commissions	2,066 66
Law office and agency expenses.	96,478 38
Total miscellaneous expenditures.	<u>\$168,836 29</u>
Total cash expenditures	<u>\$4,667,127 81</u>
Notes and other premium obligations—	
Used in payment of losses and claims.	\$29,158 17
Used in purchase of policies surrendered and voided by lapse	38,576 76
Used in payment of dividends to policy-holders	125,897 55
Total premium note expenditures.	<u>193,632 48</u>
Total Expenditures.	<u><u>\$4,860,760 29</u></u>

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . .	\$910,049 14
Premium notes and other premium obligations received during the year. . . .	193,825 44
Total	<u>\$1,103,874 58</u>
Deductions during the year—	
Used in payment of losses and claims.	\$29,158 17
Used in purchase of policies surrendered and voided by lapse	38,576 76
Used in payment of dividends to policy-holders	125,897 55
Redeemed by maker in cash	24,513 28
Total reduction of premium note account	<u>218,145 76</u>
Balance note assets at end of year	<u><u>\$885,728 82</u></u>

BALANCE SHEET.

Assets at beginning of year	\$27,144,353 72	Expenditures as above stated	\$4,860,760 29
Income as above stated	7,881,885 47	Assets at end of year	30,476,691 36
Balance as per schedule	311,212 46		
Total.	<u>\$35,337,451 65</u>	Total	<u>\$35,337,451 65</u>

NOTE.—Schedule not satisfactory.

MISCELLANEOUS.

Number of policies in force December 31st, 1875	44,661
Number of policies in force December 31st, 1874	43,398
Increase during the year.	1,263
Amount insured December 31st, 1875.	\$126,132,119 00
Amount insured December 31st, 1874.	122,835,123 00
Increase during the year	3,296,996 00
Income during the year	7,881,885 47
Expenditures during the year	4,860,760 29
Excess of income over expenditures	3,021,125 18
Policies issued during the year.	6,909, insuring 19,923,632 00
Old policies revived during the year	120, “ 426,160 00
Old policies increased during the year.	71,741 00
Additions by dividends during the year.	1,549,566 00

Policies ceased during the year by death or maturity . .	528, insuring	\$1,650,515 00
Policies ceased during the year by expiry	28, “	63,420 00
Policies ceased during the year by surrender	1,735, “	6,706,760 00
Policies ceased during the year by lapse	2,652, “	7,167,935 00
Policies ceased during the year by change		566,669 00
Policies issued during the year but not taken.	823, “	2,511,895 00
Total policies and additions ceased and not taken. . . .	5,766, “	18,667,194 00

The premiums charged by this company are based on the Carlisle and American 4 per cent. for participating, and Carlisle and American 5 per cent. for non-participating policies.

Business in Kentucky.

Policies in force December 31st, 1874.	1,500, insuring	\$4,520,805 00
Policies issued during the year.	322, “	714,060 00
Total.	1,822, “	\$5,234,865 00
Policies ceased during the year.	156, “	465,500 00
Policies in force December 31st, 1875	1,666, “	\$4,769,365 00
Premiums received during the year		135,794 97
Losses incurred during the year.	\$43,070 00	
Losses paid during the year	33,000 00	
Policy-claims unpaid December 31st, 1875		10,070 00

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

(Located in Milwaukee, Wis. Incorporated March, 1857; commenced business November, 1858. A mutual Company.)

H. L. PALMER, President. WILLARD MERRILL, Secretary.

ASSETS.		
Value of real estate owned.		\$496,010 87
Loans on bond and mortgage.		10,601,468 53
Interest due and accrued thereon		406,393 91

Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. 5-20, registered bonds	\$100,000 00	\$120,100 00
U. S. currency, 6's, bonds.	180,000 00	220,275 00
Green Bay City, Wis., bonds.	26,400 00	26,400 00
Pope Co., Minn., bonds.	5,000 00	5,000 00
Total par and market value.	<u>\$311,400 00</u>	<u>\$371,775 00</u>

Interest due and accrued thereon, not included in market value	371,775 00
Loaned to policy-holder (policy assigned as collateral).	9,776 17
Premium notes and loans on policies now in force	350 00
Interest due and accrued thereon	4,142,780 87
Cash in office of company, including \$72,990 73 received since Jan'y 1st .	135,598 11
Cash in bank.	101,248 51
Rents due and accrued.	453,045 13
Gross premiums due and uncollected.	1,087 14
Gross deferred quarterly and semi-annual premiums	\$155,952 56
	276,737 00
Total	<u>\$432,689 56</u>
Amount deducted to reduce to net values charged on account of these premiums,	108,172 39

Net amount of uncollected and deferred premiums 324,517 17

Total admitted Assets. \$17,044,051 41

Items Unadmitted.

Agents' balances.	\$46,742 07
Bills receivable	20,518 62
Office furniture	7,500 00
Total.	<u>\$74,760 69</u>

LIABILITIES.

Death losses and endowments in process of adjustment	\$143,128 61
Death losses and other policy-claims resisted	27,800 00

Total policy-claims \$170,928 61

Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of Wisconsin. 13,368,561 00

Unpaid dividends of surplus due policy-holders	\$5,000 00
Accrued commissions (estimated)	2,500 00
Reserve on lapsed policies entitled to paid up insurance	7,827 00
Liabilities as to policy-holders	\$13,554,816 61
Surplus as to policy-holders	3,489,234 80
Total Liabilities	\$17,044,051 41

INCOME.

Cash received for premiums without deductions for expense	\$1,745,002 49
Premiums paid by dividends	121,889 09
Premiums paid by surrendered policies	56,653 29
Total cash premium income	\$1,923,544 87
Interest on cash loans	\$938,171 48
Interest on bonds and dividends on stocks	19,295 00
Interest on premium notes or loans	313,971 77
Cash received for interest from other sources	37,207 32
Cash from other companies for assuming their risks	53,323 52
Received for rents	8,697 47
Total interest, dividend, and rent income	1,370,666 56
Total cash income	\$3,294,211 43
Notes received as part payment of premiums	\$753,194 06
Notes received from other companies for assuming their risks	6,087 26
Total note income	759,281 32
Total Income	\$4,053,492 75

EXPENDITURES.

Paid for death losses and policy-claims	\$642,519 48
Paid on policies surrendered	213,708 26
Cash surrender values applied in payment of premiums	56,653 29
Paid for dividends to policy-holders	214,841 17
Total cash paid to policy-holders	\$1,127,722 20
Paid for commissions to agents on first and renewal premiums	\$191,725 18
Paid for salaries, traveling and office expenses of agents	60,991 46
Paid for medical examiners' fees	18,211 04
Paid for salaries and other compensation of officers and employees	87,602 33
Total pay account	358,530 01
Paid for taxes	\$6,716 84
Paid for rents	9,368 51
Paid for furniture, safes, and fixtures	2,416 60
Paid for advertising	2,431 34
Paid for commuting commissions	10,442 56
Miscellaneous expenses	79,672 43
Total miscellaneous expenditures	111,048 28
Total cash expenditures	\$1,597,300 49

Notes and other premium obligations—

Used in payment of losses and claims	\$59,767 57
Used in purchase of policies surrendered and voided by lapse	277,354 20
Used in payment of dividends to policy-holders	539,646 38

Total premium note expenditures \$876,768 15

Total Expenditures \$2,474,068 64

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . .	\$4,294,285 52
Premium notes and other premium obligations received during the year . . .	759,281 32

Total \$5,053,566 84

Deductions during the year—

Used in payment of losses and claims	\$59,767 57
Used in purchase of policies surrendered and voided by lapse	277,354 20
Used in payment of dividends to policy-holders	539,646 38
Redeemed by maker in cash	34,017 82

Total reduction of premium note account 910,785 97

Balance note assets at end of year \$4,142,780 87

BALANCE SHEET.

Assets at beginning of year	\$15,465,347 08	Expenditures as above stated	\$2,474,068 64
Income as above stated	4,053,492 75	Balance as per schedule	719 78
		Assets at end of year	17,044,051 41
Total	\$19,518,839 83	Total	\$19,518,839 83

Schedule.

Decrease in uncollected premiums	\$49,895 20
Increase in items not admitted	12,575 82
Error in company's statement of assets at beginning of the year	14,032 35
Increase in interest and rents due and accrued	\$63,834 72
Appreciation of bonds	11,948 87
Balance	719 78
Total	\$76,503 37
	\$76,503 37

MISCELLANEOUS.

Number of policies in force December 31st, 1875	36,428
Number of policies in force December 31st, 1874	35,402
Increase during the year	1,026
Amount insured December 31st, 1875	\$67,124,215 00
Amount insured December 31st, 1874	65,301,021 00
Increase during the year	1,823,194 00
Income during the year	4,053,492 75
Expenditures during the year	2,474,068 64
Excess of income over expenditures	1,579,424 11

Policies issued during the year.	6054, insuring	\$12,757,501 00
Old policies revived during the year	319, "	671,575 00
Old policies increased during the year.	6,	
Additions by dividends during the year		178,654 00
Policies ceased during the year by death or maturity . . .	353, "	742,483 00
Policies ceased during the year by expiry	44, "	163,754 00
Policies ceased during the year by surrender.	920, "	1,549,326 00
Policies ceased during the year by lapse.	3353, "	7,124,191 00
Policies ceased during the year by change	5, "	496,477 00
Policies issued during the year but not taken.	678, "	1,708,305 00
Total policies and additions ceased and not taken.	5353, "	11,784,536 00

The premiums charged by this company are based on the Actuaries' Table of Mortality, with 4 per cent. interest, except non-participating, which are 6 per cent.

Business in Kentucky.

Policies in force December 31st, 1874.	566, insuring	\$1,453,353 00
Policies issued during the year.	169, "	402,810 00
Total.	735, "	\$1,856,163 00
Policies ceased during the year.	102, "	227,721 00
Policies in force December 31st, 1875.	633, "	\$1,628,442 00
Cash premiums received during the year	\$43,898 82	
Notes taken for premiums	10,826 39	
Total.		54,725 21
Losses incurred during the year	\$19,000 00	
Losses paid during the year	8,000 00	
Policy claims unpaid December 31st, 1875		11,000 00

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

(Located in Hartford, Connecticut. Incorporated May, 1851; commenced business May, 1851. A mixed Company.)

AARON C. GOODMAN, *President.*JOHN M. HOLCOMBE, *Secretary.*

CAPITAL.

Paid up in cash	\$100,000 00
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ASSETS.

Value of real estate owned	\$60,768 00
Loans on bond and mortgage	5,488,652 82
Interest due and accrued thereon	134,232 22

Stocks and Bonds Owned by the Company.

	PAR VALUE.	MAR. VALUE.
U. S. registered bonds, 1881	\$160,000 00	\$192,000 00
U. S. coupon bonds, 1881	15,000 00	18,300 00
U. S. registered bonds, 1868	70,000 00	84,000 00
Tennessee State 6 per cent. bonds	26,000 00	11,700 00
Indiana Central Railroad 10 per cent. bonds	8,000 00	8,000 00
Valley Falls Township 7 per cent. bonds	23,000 00	14,835 00
Mattoon City 10 per cent. bonds	36,000 00	36,000 00
Southern Minn. Railroad bonds	50,000 00	10,000 00
Benton Harbor and St. Joseph School bonds	17,000 00	17,000 00
Charter Oak National Bank stock	20,000 00	26,200 00
First National Bank, Hartford, stock	20,000 00	28,000 00
Etna National Bank, Hartford, stock	3,500 00	4,550 00
Mercantile National Bank, Hartford, stock	10,000 00	13,000 00
American National Bank, Hartford, stock	20,000 00	30,000 00
Farmers and Mechanics' Nat. Bank, Hartford, stock	7,000 00	9,170 00
Phoenix National Bank, Hartford, stock	20,000 00	32,000 00
First National Bank, Massillon, Ohio, stock	10,000 00	13,000 00
Toledo National Bank, Toledo, Ohio, stock	25,000 00	25,000 00
U. S. Trust Company, Hartford, stock	5,000 00	5,000 00
Hartford City Gas Company stock	7,100 00	12,780 00
Security Company, Hartford, stock	10,000 00	9,500 00

Total par and market value	\$562,600 00	\$600,035 00
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Interest due and accrued thereon, not included in market value	3,423 00
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Loans on Collaterals.

	PAR VALUE.	MAR. VALUE.	AMT. LOANED.
Quincy, Pacific, & Mo. R. R. bonds	\$50,000 00	\$35,000 00	\$35,000 00
Willimantic Linen Co. stock	17,200 00	51,600 00	10,000 00
Chicago National Bank stock	10,200 00	11,322 00	8,500 00

Total amount	\$77,400 00	\$97,922 00	\$53,500 00
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Interest accrued thereon	450 00
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Premium notes and loans on policies now in force	3,363,978 54
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Cash in office of company and in bank	323,222 37
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Stock notes paid up	84,000 00
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Gross premiums due and uncollected	\$29,299 98
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Gross deferred quarterly and semi-annual premiums	102,536 05
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Total	\$131,836 03
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Amount deducted to reduce to net values charged on account of these premiums,	32,959 01
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Net amount of uncollected and deferred premiums	98,877 02
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Total admitted Assets	\$10,211,138 97
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Items Unadmitted.

Furniture, fixtures, and safes.	\$9,606 58
Indorsed bills receivable.	58,991 17
Total.	<u>\$68,597 75</u>

LIABILITIES.

Death losses and endowments in process of adjustment	\$193,850 00
Death losses and other policy-claims resisted.	52,000 00
Total policy-claims	<u>\$245,850 00</u>
Net present value of all policies in force December 31, 1875, computed according to the American Experience Table of Mortality, with 4½ per cent. interest, as per certificate of Insurance Department of Connecticut	\$9,234,627 00
Deduct net value of risks reinsured.	5,353 00
Net reinsurance reserve	<u>9,229,274 00</u>
Liabilities as to policy-holders	\$9,475,124 00
Surplus as to policy-holders	736,014 97
Total Liabilities	<u>\$10,211,138 97</u>

INCOME.

Cash received for premiums without deductions for expense.	\$2,365,500 85
Interest on cash loans and stocks	\$426,481 06
Interest on premium notes or loans.	251,814 94
Total interest and dividend income	<u>678,296 00</u>
Total cash income	\$3,043,796 85
Notes taken in part payment of premiums	254,569 00
Total Income	<u>\$3,298,365 85</u>

EXPENDITURES.

Paid for death losses and policy-claims	\$832,608 76
Paid on policies surrendered	23,843 41
Paid for dividends to policy-holders.	563,000 79
Total cash paid to policy-holders	<u>\$1,419,452 96</u>
Paid for dividends to stockholders	\$6,000 00
Paid for commissions to agents on first and renewal premiums	195,607 34
Paid for salaries, traveling and office expenses of agents	89,042 04
Paid for medical examiners' fees	14,130 39
Paid for salaries and other compensation of officers and employes	43,681 55
Total pay account.	<u>348,461 32</u>
Paid for taxes	\$63,256 15
Paid for rents.	4,800 00
Paid for furniture, safes, and fixtures	2,043 89
Paid for advertising, printing, stationery, &c.	80,097 39
Paid for postage and exchange	17,551 03
Total miscellaneous expenditures	<u>167,748 46</u>
Total cash expenditures	<u>\$1,935,662 74</u>

Notes and other premium obligations—

Used in payment of losses and claims	\$53,584 63
Used in purchase of policies surrendered and voided by lapse.	382,766 29
Used in payment of dividends to policy-holders	78,721 67

Total premium note expenditures \$515,072 59

Total Expenditures \$2,450,735 33

PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at the beginning of the year . .	\$3,639,330 00
Premium notes and other premium obligations received during the year . . .	254,569 00

Total \$3,893,899 00

Deductions during the year—

Used in payment of losses and claims.	\$53,584 63
Used in purchase of surrendered policies	382,766 29
Used in payment of dividends to policy-holders	78,721 67
Redeemed by maker in cash	14,847 87

Total reduction of premium note account. 529,920 46

Balance note assets at end of year. \$3,363,978 54

BALANCE SHEET.

Assets at beginning of year	\$9,898,798 49	Expenditures as above stated	\$2,450,735 33
Income as above stated	3,298,365 85	Balance as per schedule	535,290 04
Total	\$13,197,164 34	Assets at end of year	10,211,138 97
		Total.	\$13,197,164 34

Schedule.

Decrease in accrued interest		\$39,972 60
Decrease in uncollected premiums.		335,516 73
Overstatement of company's assets last year		258,757 67
Decrease in unadmitted items	\$57,130 75	
Increase in value of securities.	41,826 21	
Balance.	535,290 04	
Total.	\$634,247 00	\$634,247 00

MISCELLANEOUS.

Number of policies in force December 31st, 1875.	30,281
Number of policies in force December 31st, 1874.	33,418
Decrease during the year.	3,137
Amount insured December 31st, 1875.	\$60,247,186 00
Amount insured December 31st, 1874.	69,211,105 00
Decrease during the year.	8,963,919 00
Income during the year	3,298,365 85
Expenditures during the year	2,450,735 33
Excess of income over expenditures	847,630 52

Policies issued during the year	4,805,	insuring	\$7,114,127 00
Old policies revived during the year	298,	"	667,990 00
Old policies increased during the year			5,750 00
Additions by dividends during the year			13,846 00
Policies ceased during the year by death or maturity	370,	"	894,993 00
Policies ceased during the year by expiry	17,	"	29,000 00
Policies ceased during the year by surrender	143,	"	266,361 00
Policies ceased during the year by lapse	4,857,	"	9,551,966 00
Policies ceased during the year by change	1,497,	"	3,777,100 00
Policies issued during the year but not taken	1,356,	"	2,246,212 00
Total policies and additions ceased and not taken	8,240,	"	16,765,632 00

The premiums charged by this company are based on the Actuaries' Table of Mortality, with 4 per cent. interest.

Business in Kentucky.

Policies in force December 31, 1874	484,	insuring	\$1,826,029 00
Policies issued during the year	97,	"	337,844 00
Total	581,	"	\$2,163,873 00
Policies ceased during the year	136,	"	492,910 00
Policies in force December 31st, 1875	545,	"	\$1,670,963 00
Cash premiums received during the year			\$70,244 59
Notes taken for premiums during the year			10,723 00
Total			80,967 59
Policy-claims unpaid December 31, 1874			\$7,000 00
Losses incurred during the year			34,000 00
Total			\$41,000 00
Losses paid during the year			14,000 00
Policy-claims unpaid December 31, 1875			27,000 00

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